

2018



Krishi Utsho Impact Assessment Report- 2018

KRISHI UTSHO MICROFRANCHISE
CARE Bangladesh



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Acronyms

BDT	Bangladeshi Taka
CRM	Customer Relationship Management
FGD	Focus Group Discussion
HH	Household
NID	National Identity (card)
IDI	In-Depth Interview
IGA	Income Generating Activities
KU	Krishi Utsho
NGO	Non-Government Organization
DDS	Dietary Diversity Score
MFI	Microfinance Institutions
WWE	Women Economic Empowerment

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Executive Summary

Krishi Utsho is a self-sustaining market based model that operates through a multi-stakeholder participatory approach, wherein stakeholders such as private sector, government bodies and extensions, local community level shop owners (enlisted as franchisees), and rural farmers all come together to form a network of interconnected business and market interactions and relationships that benefit all. Through its unique business model, KU provides support to rural smallholder farmers (especially women) in accessing quality agro-inputs, market information, and technical assistance to strengthen and realize their agricultural potential and help to sustain livelihoods as well as ensure food security.

This impact assessment has been undertaken to identify Krishi Utsho's impact (economic and social) on beneficiary groups, and to assess performance in terms of intended objectives and outcomes. To capture the information required, mixed methodology was used – quantitative survey was administered to 400 KU farmers, while 9 FGDs (with farmers), 9IDIs (4 KU franchisee shop owners, 2 private suppliers, financial institution representatives, and 1 Upazila Agriculture Officer (UAO) were conducted to supplement the qualitative information to support the quantitative data.

Under the umbrella of KU, the project has successfully developed a network of 251 agro-input shops (franchisees), 25 private sector suppliers with quality agro-inputs, strategic partnerships with government extension agents and financial institutions. Through this extensive and interconnected network, the project is able to serve the agro-input, technical support and information needs of over 51,788 smallholding rural farmers, out of which (27% are women). Apart from this, KU has ensured employment, income and different social securities of project beneficiaries. To ensure that vulnerable women are also benefited through the KU project, it undertook EWYSEA - an initiative under the broad KU umbrella, to facilitate and engage women and youth in income generating activities especially in agro-business. To advance in agriculture and increase outputs, it is important to have access to finance – something that the vulnerable farmers often lack. As such, to address this issue, KU started another initiative, namely MEDA that promotes and facilitates access to non-traditional financing for rural farmers in the KU geographical areas.

Over the life of the project (2015- 2018), KU has vertically expanded the area at Upazila level, and currently the project is operational in 20 upazilas under eight district with 251 shops. Through these franchisee shops the project has reached more than 51,000 farmers of whom 27% are females. As is evident from the data collected and highlighted in the report, KU has had a significant impact in the lives of its beneficiaries, as the income of farmers has been steadily growing since the project initiation, and the income level in 2018 has increased by 102% compared to that of 2014. Apart from these, project has significantly empowered women through agro business. In terms of farmers' satisfaction with products and services of KU, 89% expressed satisfaction with the products; positive results were also seen with regards to farmers' perceptions regarding pricing and quality of KU products and services. KU has also developed a digital platform to ensure the quality of access to beneficiaries' information at the last mile. The digital platform consists of inventory management software which tracks farmers and franchisees' business and Customer Relationship Management (CRM) software to profile rural farmers and conduct behavioral analysis. In terms of women economic empowerment, from the data we can see that in 89% of respondents stated that major decisions (use of income, property/asset purchase etc.) are taken jointly by the male and the female which is almost 50% more than the data of 2017. This is a clear indication of women's increased social empowerment in project area. In terms of mobility and confidence levels too, KU presence has had significantly positive results. KU is also making contributions to transforming rural farming practices, from traditional and subsistence, to more modern and productive.

Based on the above findings, it can be concluded that KU has had significant positive impact on all its beneficiaries, whether they are the direct beneficiaries (KU franchisee shops) or indirect beneficiaries (farmers). To sustain these positive changes in the future also, it is recommended that the project: focus on development of the fisheries sector; expand its portfolio of products and inputs and promote stock keeping in the franchisee shops; promote use of organic fertilizers; create awareness of the KU call center, and streamline the supply model for efficiency.

Chapter 1: Introduction

1.1 Background of the Project

CARE is one of the world's largest international humanitarian organizations working on fighting poverty through implementation of various development projects. CARE was founded in 1945 and has been active in Bangladesh since 1949. In Bangladesh, CARE operates following its international strategy, focusing on bringing about changes in the situations of beneficiaries, by continuously focusing on their needs in areas such as food security and livelihoods; health and nutrition; agriculture and natural resources; climate change adaptation; women's empowerment and reduction of violence against women; civil society strengthening; HIV/AIDS; disaster risk reduction and emergency response in Bangladesh.

More than 70 percent of Bangladesh's population and 77 percent of its workforce lives in rural areas. Nearly half of all of Bangladesh's workers and two-thirds in rural areas are directly employed by agriculture, and about 87 percent of rural households rely on agriculture for at least part of their income¹. To address the challenges of food security and to enhance the agro-farmers productivity as well as women's economy, CARE Bangladesh's KU initiative stepped forward and established a smart and innovative supply chain mechanism, that provides support to rural smallholding farmers (especially women) in accessing quality agro-inputs, market information, and technical assistance to strengthen and realize their agricultural potential and help to sustain livelihoods. This has been made possible through a self-sustaining model wherein the local agro-input shops have been enlisted as KU franchisees, and these serve to both provide access to high quality inputs and products, while at the same time facilitating increased income generation for the shop owners. The franchisee shops sell a rich variety of quality agricultural inputs like seeds, fertilizers, insecticide, cattle feed, poultry feed, fish feed, vaccine, medicine, cattle mat and small tools for farming at the village level. They are also trained and equipped to provide relevant and necessary advice related to agriculture, farming and livestock rearing to the farmers in their community. KU helps boosting farmers' production as well as increasing their income, especially women economy. It has also paved the way for women empowerment through facilitating women entrepreneurship. With the growing income, these rural people are accessing health services, investing in nutrition and education and are building personal savings. The project also trains the targeted agro-input retailers and links them to private sector suppliers. Through its smart and unique business plan and market based model, KU is gradually transforming from a development project to a commercially viable and self-sustaining social enterprise.

1.2 Rationale for the Research

Since the initiation of the KU project, two annual assessment studies have been conducted internally to find out the achievement of the farmers and other stakeholders due to KU project intervention. Internal studies found very positive result of project intervention in the study areas. However, to achieve project targets, it is important to conduct a periodic impact assessment – which will highlight the changes that have taken place at the beneficiaries' level and for stakeholders as direct consequences of the project intervention. In addition to the project's regular monitoring data which is focused in the target vs achievement, this assessment will provide information on immediate impact in target group due to this project. The findings of the assessment survey will come in handy to make necessary internal modifications so that the project and its initiatives eventually achieve their intended objectives and outcomes. KU was also developed with the intention of improving food security services through providing quality inputs and services to the last mile farmers. So it is highly important to assess how successful the project has been in this regard.

¹<http://www.worldbank.org/en/results/2016/10/07/bangladesh-growing-economy-through-advances-in-agriculture>

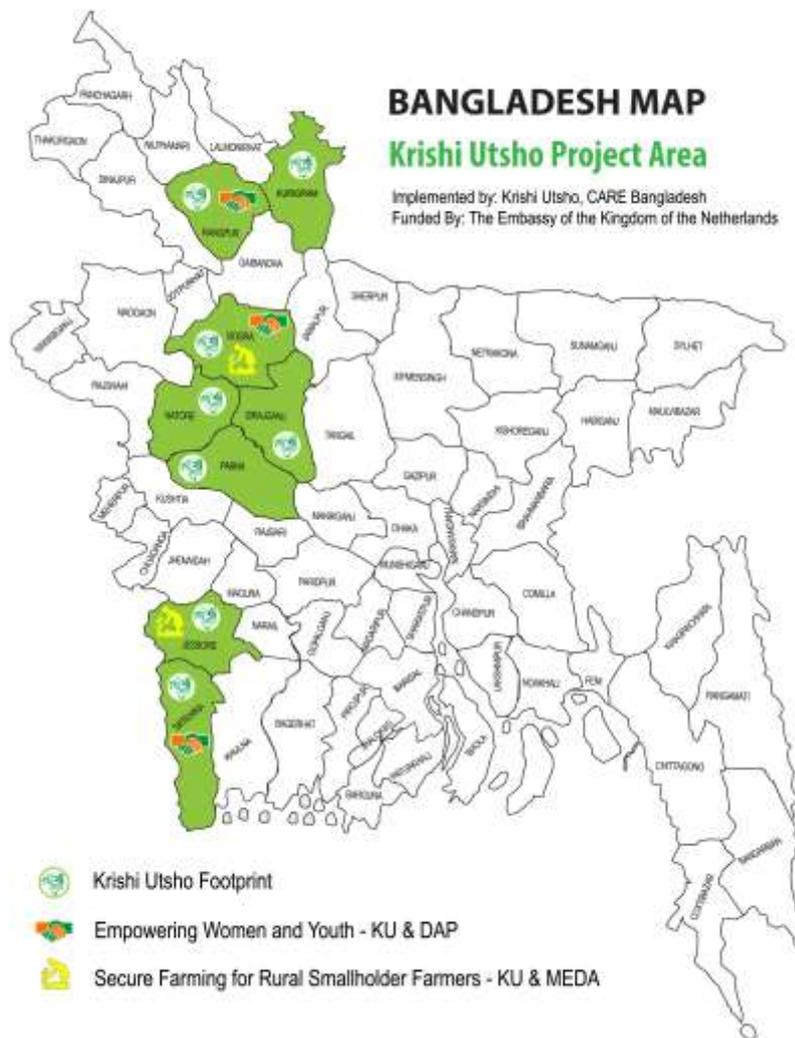
1.3 Research Objectives

The overall objectives of this study are to assess the economic and social impact of the project and its initiatives on the relevant target groups, nutritional status and the satisfaction level of customers and stakeholders of the KU project, as well as changes experienced in the lives of the beneficiaries of the project and its associated initiatives.

The specific objectives are:

- To provide information on the quantitative and qualitative performance of implementation, of this project and its initiatives.
- To make some immediate recommendations on interventions and approaches of this project to take corrective measures.
- To assess the extent to which the Krishi Utsho project has met target groups intended outcomes and outputs.

Project Area



Krishi Utsho Project Area

Chapter 2: Research Methodology

2.1 Methodology

This study was conducted in February 2019 with support from KU team in the north-west and south-west regions of Bangladesh. KU periodic impact analysis study followed a mixed methodology in each of the study areas in which KU is currently operational. This study collected information from targeted farmers both male and female, KU franchisee about their perception, need and expectation. For better understanding this study collected responses from stakeholder of the project such as private suppliers and local upazila officer. To cross check the field findings at individual farmers, FGDs were conducted in each surveyed districts where KU is active.

In addition, research team reviewed some secondary document for this study. The team reviewed the background documents shared by the KU such as Economic and Social Impact Report, Socio-Economic Impact Analysis 2017, Log-frame of the project, Krishi Utsho Innovation Brief 2015, Krishi Utsho Innovation Brief 2016, Krishi Utsho Innovation Brief 2017, franchisees' list and location, case study, Questionnaire of 2017 assessment etc.

2.2 Data Collection Methods

As the impact analysis study was designed to be a mixed methodology study, which is essentially the collection of relevant data through a combination of:

- Quantitative
- Qualitative tools and techniques

Training details

An exhaustive and intensive 5 days training was held February 02 – 06, 2019, for the project at a training venue where clients were also present. The training focused on ideal ways to administer the quantitative survey questionnaire and collect feedback from the respondents. The training also included sessions on qualitative data collection and effective ways of engaging and eliciting information from the respondents. The final leg of the training involved mock sessions by all the participants and based on performance of the mock sessions, the final interviewers and moderators were selected for the fieldwork data collection stage.

Quantitative Data Collection

For quantitative data collection, the survey method was used. Survey respondents were selected randomly from the direct beneficiary groups of KU, so as to avoid any selection bias.

From the 51, 000 farmers (with 27% female farmers) reached by the KU project, through a scientific process of random sampling, 400 farmers were selected for the survey. Of these, 38% were female farmers. Area wise sample split is given in Table 1 below.

For the survey, standard questionnaires were developed (refer Annex 1) which includes queries about income, expenditure, savings, loan, interest for availing loan form KU, expectation regarding loan etc. Trained interviewers collected the data for the survey. At the end of the field work, data was entered into Merlin (customized data software) and then the data processing team cleaned the raw data as well as coded all open ended (incl. multiple) responses received.

Qualitative Data Collection

Qualitative data was collected from farmers and stakeholders of KU project after ensuring their consent. For qualitative data collection, three methods were used, viz., focus group discussions (FGDs) in-depth interviews (IDIs) and case studies (refer Annex 1 for guidelines).

For FGDs, IDIs and case studies, guidelines were developed ensuring that all information required to fulfill the study objectives is appropriately captured. All the interviews and discussion were recorded digitally with the due permission of the respondents. The field notes and audio recordings of the sessions were then transcribed by a team of professional transcribers, following which the researchers assigned to the project did an intensive content analysis of all transcriptions.

In-Depth Interviews

From the 25 private suppliers of KU, 2 IDIs were conducted with Tamim Agro and ACI Seeds as well as another 2 IDIs with representatives from Bank Asia and Green Delta Insurance.

From the 251 agro-input shops under the KU umbrella serving the KU beneficiaries with products and services, 4 KU franchisee shop owners were selected for in-depth interviews.

Additionally, one in-depth interview was conducted with the Upazila Agriculture Officer to gauge an understanding of the government extension body' perception of KU, its activities and its impact on the community at large and famers and shopkeepers in particular who are under the umbrella of KU.

Focus Group Discussions

Ten (10) focus group discussions were held with farmers selected randomly from the 51,000+ beneficiaries of KU. Of the 10 groups, three were all-female groups, 1 was mixed gender and the rest were all-male groups.

Case Studies

Additionally to have a detailed understanding of the impact of the project, 2 case studies were conducted with KU franchisee shop owners and one case study was conducted with a female farmer. The case studies chart the journey of these respondents and how KU has had an impact on their lives and living status as well as in empowerment.

Sample Distribution

More than 51,000 farmers involved as beneficiaries with KU project in Bogura, Jashore, Pabna, Rangpur, Satkhira, and Sirajganj. With the 95% confidence interval and 5% significance level the proposed survey number was 382. However, the team was able to achieve 400 surveys (out of which 114 were female farmers) during the field work, which has been distributed proportionately considering district wise percentage of the beneficiaries. Sample split for the data collection component is as follows:

		Rangpur	Bogura	Sirajganj	Pabna	Jashore	Satkhira	Dhaka
Survey (%)	Male	63%	72%	68%	71%	73%	87%	N/A
	Female	38%	28%	32%	29%	27%	13%	N/A
	Total	18%	26%	15%	16%	14%	12%	N/A
FGD (#)		2	3	1	0	2	2	0
IDI (#)		1	1	0	0	1	2	4
Case Study (#)		0	1	0	0	1	1	0

Table 1: Sample split of KU project (Area wise)

2.3 Survey Execution

Stringent quality checks and measures were implemented at each stage of the data collection process – right from the training/debriefing session to the quantitative data collection via surveys to qualitative data collection. All the tools were developed with the intent to fulfill the objectives of the study and they were finalized and implemented only after receiving formal, written approval from the client team. A 5 days long training session was held from February 02 – 06, 2019, in which CARE officials were also present throughout. Final mobilization of the team was done after selection of enumerators based on their mock test performance during the training session.

Data Quality Control

50% of the interviews were spot checked by accompanying supervisors and quality control officers. All of the filled in questionnaires were checked by the coding team before data entry started. Random data verification was also done for 30% of the sample by calling up respondents and no data modifications were made without contacting respondents.

Data Analysis Plan

Data analysis was done using specialized software called Merlin Pro (an in-house customized data processing and analysis platform developed for E2E Research & Consultancy) and SPSS. Findings were drawn based on the triangulation of data collected throughout the fieldwork phase.

Chapter 3: Results & Discussion

This chapter highlights the socio-demographic profile of the respondents of the impact survey that was administered to the smallholder and remote farmers in the village. A sample of 400 farmers (proposed: 382) were administered the survey questionnaire. Experiences of respondents in terms of satisfaction levels in using products and inputs from Krishi Utsho franchisee shops vis-à-vis other similar shops in their immediate area are also explored and discussed along with the economic and social impacts of their association with KU.

3.1 Demographic Status

Gender Split of the Respondents

In line with the focus of Krishi Utsho to uplift the status of vulnerable last mile farmers, especially vulnerable women farmers, the study aimed to cover a minimum of at least 25% female respondents as part of the sample. At the conclusion of the field data collection, it was seen that of the total 400 respondents covered in the survey, 28% were female farmers and 72% were male farmers.

Respondent Split	Number	Percentage (%)
Male	286	71.5
Female	114	28.5
Total	400	100%

Table 2: Respondents' Gender Split

Age of the Respondents

From figure 1, it can be seen that the age of the respondents covered in the survey varied greatly. A significant proportion of the respondents belonged to the '31-40' years age range, followed by those falling in 'up to 30 years' and '41- 50' years age range. At an overall level, the mean age of the respondents was 40 years.

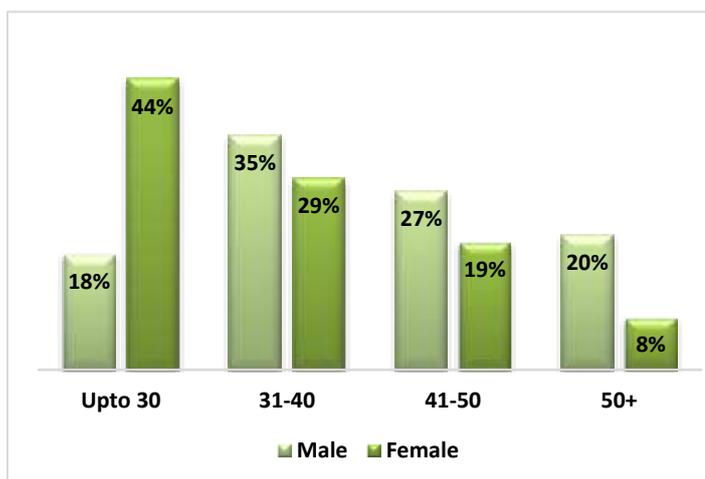


Figure 1: Age of the respondents

Education Level of the Respondents

Majority (26%) of the respondents have studied till Class 5 or below, followed by 23% who have completed their JSC. Around 15% of the respondents have had no formal education.

Marital Status and Household Size

As can be seen from figure 2, majority (93%) of the survey respondents are married. As per social norm in Bangladesh, majority of the households are headed by males and this is supported by the data. Eighty nine percent (89%) of the male respondents and 11% female respondents stated they are the head of their households. On average, families are usually comprised of 4-5 individuals, with 3 adults and 2 children. 54% of the respondents stated that they have only one earning member in their HH, while 36% respondent households have 2 earning members.

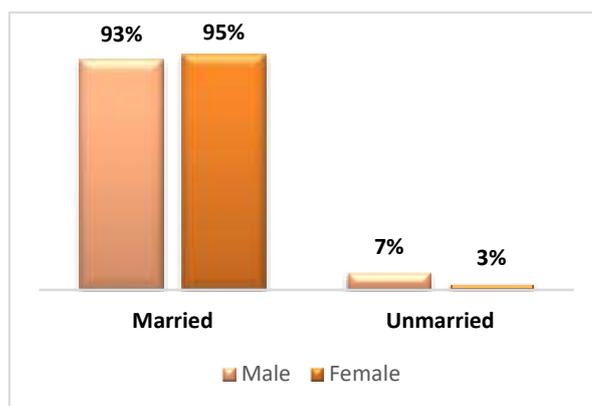


Figure 2: Marital status of the respondents

3.2 Income Levels & Sources of Earnings

Income Growth

The average monthly household income of the respondents is BDT 27,119 per month. Comparing this with the income data available for previous years starting from 2014 (refer Fig 3), we can see that over time there has been a constant and steady increase in the levels of HH income of the KU farmers, who constitute the respondents for this impact survey.

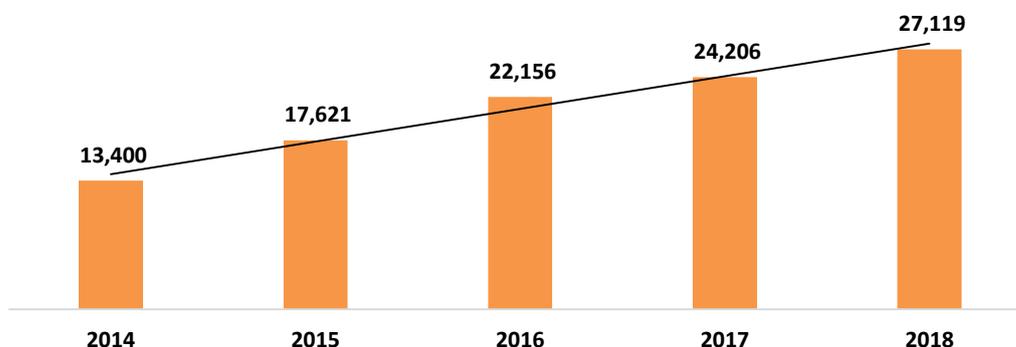


Figure 3: Comparison between monthly average incomes of respondents (2014 – 2018)

Table 3 shows the growth rate of HH income, compared to previous year and the growth rate compared to 2014. As can be seen from the table, the growth rate shows a plateau / stabilization over the years. Despite this, compared to 2014, a commendable increase of 102% is observed in income levels of respondents in the year 2018.

Year	Income in BDT	Percentage increase compared to previous year	Percentage increase compared to 2014
2014	13,400	-	-
2015	17,621	32%	32%
2016	22,156	26%	65%
2017	24,206	9%	81%
2018	27,119	12%	102%

Table 3: Growth pattern of income at household level

Sources of Income

In terms of the various sources of income and earnings, as can be seen from Figure 4, majority of the respondent households were involved in beef fattening and dairy (73%), followed by crops (58%), and small business² (41%). From the above various sectors, the average monthly income levels (based on recall of last month's income) is as shown in Table 4.

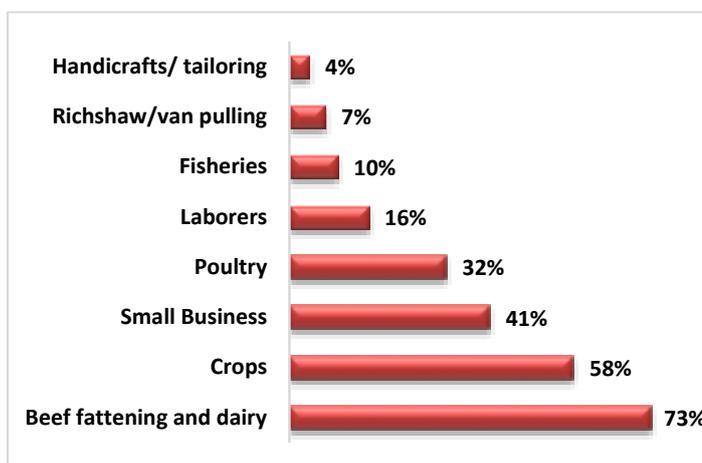


Figure 4: Sectoral engagement of respondent Households

Income Sources	Males	Females	Total
Beef fattening and dairy	12,937	9,137	11,834
Poultry	2,774	1,467	2,187
Crops	11,272	12,893	11,765
Fisheries	9,894	11,333	10,115
Laborers	8,643	8,000	8,422
Small Business	16,904	17,638	17,122
Rickshaw/van pulling	19,091	11,429	17,241
Handicrafts/ tailoring	12,125	10,875	11,813

Table 4: Average monthly income at household level in BDT

From the data collected through the survey, it was found that the percentage of income from July 17 - Jun 18 majority of the respondents' households are from beef fattening and dairy (80%), followed by crops cultivation (74%), business (39%), and poultry rearing (32%). It was also seen that the respondents are earning higher profits from small business (21%) and beef fattening and dairy (15%) at an overall level (refer Annex Table 19b).

Household Expenditures

Figure 5 reveals that, food is the sector in which the respondents incur the highest expenditure (49%), followed by health care and education (both at 13% each). Table 5 lists down the average monthly expenditure in BDT across various expenditure areas.

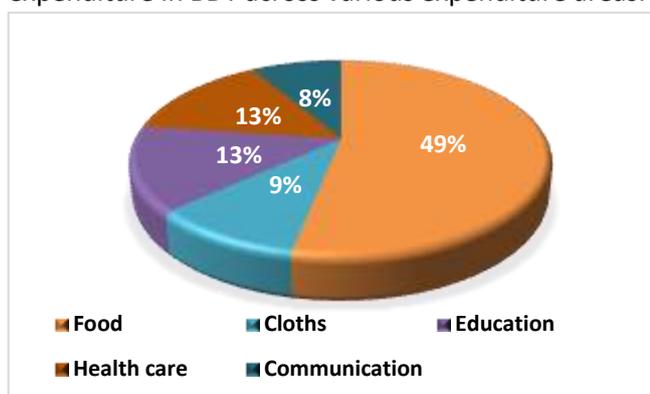


Figure 5: HH Expenditure

Expenditure Areas	Total Monthly Exp. (BDT)
Food	6266
Cloths	1175
Children's Education	1651
Health care	1701
Communication	993

Table 5: Average Monthly HH Exp. In BDT

² Small business in the villages mainly involves selling and trading of agricultural or livestock products (milk, calf sales), and small retail shops selling grocery and other products for daily use.

Comparing the average HH expenditure across sectors, with data from the previous impact assessment conducted in 2017 (Table 6), while food remains the highest expenditure area in both years, respondents are now spending more for healthcare, cloths, and for other purpose such as household renovation. This can be attributed to the fact that as incomes are rising, beneficiaries now have more disposable income to spend on areas beyond food purchase for the HH.

Expenditure Areas	2017	2018
Food	64%	53%
Cloths	7%	10%
Children's Education	13%	14%
Health care	8%	14%
Communication	8%	8%

Table 6: Monthly HH Exp. (2017 vs 2018)

Household Savings

The reported average annual savings across the respondent households, for the year 2017- 2018, is found to be BDT 100,692 compared to BDT 72,177 in the year 2016 -2017. This shows a marked increase of around 40% in savings in FY – 18 over FY-17. Now comparing this data with the 2017 impact report, we see that the reported average annual savings were BDT 49,059 in 2015 – 2016 (refer Table 7). As can be seen, farmers have been saving more over the years, since initiation of KU project. While male respondents show a constant increase in their savings levels over the three comparison years, female savings seem to have declined in the current evaluation year (2017-2018). This could be attributed to a number of factors such as females spending more for household expenditure, or their children’s education or their health expenses or a combination of several expense areas.

Time period	Male	Female	All	Increase over past year
July 2015 - June 2016 ³	51,724	41,439	49,059	-
July 2016 - June 2017	75,094	64,860	72,177	47%
July 2017 - June 2018	1,19,127	54,442	1,00,692	40%

Table 7: Comparison of reported avg. annual savings (2015 – 2018)

In terms of utilization of household savings in 2017-2018, Figure 6 shows that major portion of the savings (49% at an overall level) is retained as cash in hand or in institute (such as banks or in savings instruments). This is followed by investment in livelihood options (36% at an overall level). Around 17% respondents also mentioned that they used their savings for purchasing lands.



Figure 6: Utilization of Household Savings

³ Data collated from KU Impact report 2017

Incidence of Loan

Sixty seven percent (67%) of the respondents have availed loans in the past (refer Table 8).

Responses on Loan Incidence	Male	Female	Total
Yes	65%	74%	67%
No	35%	26%	33%
Total	286	114	400

Table 8: Incidence of loans in respondent households

The main source of loan in majority of the cases was from MFI or NGOs (52%), followed by banks (28%). Highest interest was charged, by MFIs / NGOs, Mahajans/Samity, and Banks. Comparing this with the data collected in 2017, we can see that there has been a shift, which is presented in table 9.

Sources of Loan	2017	2018
Relative/ neighbors etc.	18%	10%
Mahajans/Samity/Mortgage ⁴ , etc.	8%	16%
MFIs/NGOs	83%	52%
Banks	11%	28%

Table 9: Incidence of

loans (2017 vs 2018)

As can be seen from the table above, the respondents in 2017 mentioned MFIs / NGOs as the main source of loans availed at 83%. While in 2018 loans from MFIs / NGOs still account for the highest percentage, this dependence from a singular source has shifted and banks have emerged as an important financial institution in the lives of the respondents.

3.3 Nutritional Status

Dietary diversity has long been recognized as a key element indicative of economic accessibility and affordability to facilitate a diverse range of much needed food categories. It reflects household access to a wide variety of foods. The two dietary diversity scores recommended by FAO are the Household Dietary Diversity Score (HDDS) based on twelve food groups and the Women's Dietary Diversity Score (WDDS) as HDDS based on nine food groups (FAO, 2011). Using a combination of these two established scores, the survey administered questions to assess the extent of consumption of 16 diverse food categories across all the respondents, covering a time span of 7 days prior to the day of the survey. The food groups included were: vitamin A rich vegetables and tubers, cereals, milk and milk products, spices, condiments and beverages, white tubers and roots, eggs, oils and fats, dark green leafy vegetables, other vegetables, vitamin A rich fruits, other fruits, sweet, fish and other seafood, legumes, nuts and seeds, flesh meats and organ meats.

Table-10 presents data for the food intake and consumption basket of the respondents' households over a period of one week prior to the administration of the survey. As can be seen, while consumption remains high and almost similar between both male and female respondents in most of the food categories, there

⁴ Mahajan – local money lender in villages;

Samity – an association formed voluntarily by villagers for saving money and disburse loans;

Mortgage – property conveyed to lender as collateral or security against loan

are discrepancies in some categories such as males consume comparatively more vitamin A rich fruits and other fruits, while female respondents reportedly consume organ meat at a higher percentage.

Food Group	Male (%)	Female (%)	Total (%)
Cereals	100	100	100
White roots and tubers	100	100	100
Spices/condiments/beverages	100	100	100
Vitamin A rich vegetables and tubers	100	99	100
Oils and fats	100	100	100
Eggs	99	97	98
Fish and seafood	98	96	98
Sweets	97	98	97
Milk and milk products	98	95	97
Dark green leafy- vegetables	97	96	97
Legumes/ nuts and seeds	96	90	95
Other vegetables	90	89	90
Vitamin A rich fruits	88	79	86
Flesh meats	86	83	86
Other fruits	77	70	75
Organ meat	59	62	60

Table 10: Last one week Consumption Basket of Respondents

At an overall level, 92% of the respondents provided positive responses by selecting "YES" response towards the above mentioned nutritious elements and this means that the current nutrition gap is 8% (as per the response) compared to 17% in 2017. This shows that there have been notable improvements in the food consumption basket and diversity of food items for the respondents.

Table-11 below shows the calculated diversity scores for each aggregated food group across all the survey respondents. As per FAO guideline, our mean dietary diversity score is rounded off to 15 (maximum 16) which means that the household members consume food from almost 15 food groups out of 16 groups within one week. This is also an improvement over 2017, as the DDS at that time amongst the respondents was 13.

Aggregated Food Group	Diversity Score
Vitamin A rich vegetables, tubers, white roots and tubers; Vitamin A rich fruits and other fruits	3.61
Cereals, Milk and Milk products	1.97
Eggs, oils and fats, legumes, nuts and seeds	2.93
Meat and Meat products	1.46
Fish and seafood	0.98
Dark green leafy vegetables and other vegetables	1.87
Spices, condiments, beverages, and sweets	1.97
Combined / aggregated Diversity Score	14.77

Table 11: Diversity Scores for consumption one week prior to the survey

3.4 Sources of Information or Technology Transfer

When probed for the sources from which they receive information about new products/technology/services, majority of the respondents (82%) mentioned Krishi Utsho, followed by other inputs and retailers (68%), and neighbors/friends/relatives (62%).

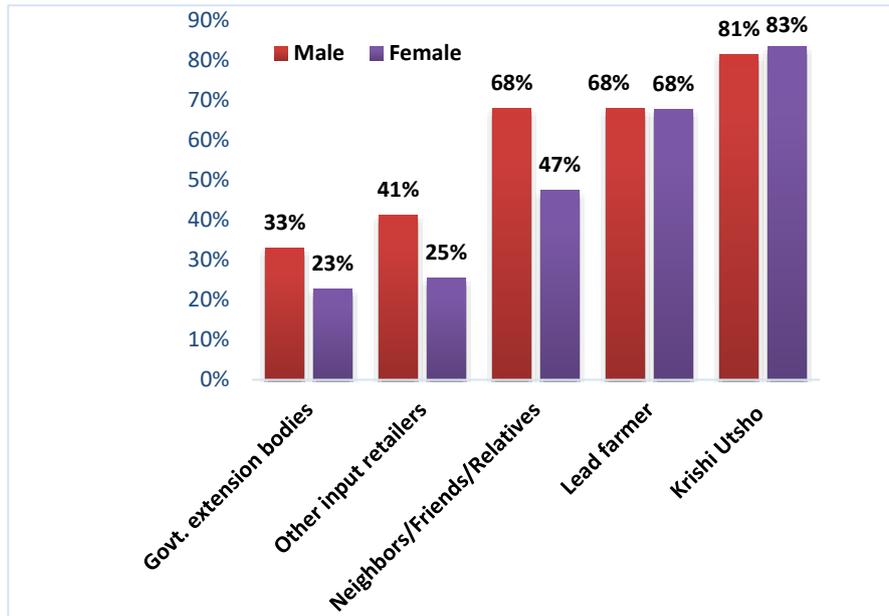


Figure 7: Sources of information about new products/services and technology

As can be seen from the figure above, in the case of all the respondents Krishi Utsho leads as the main source of information followed by lead farmers (82%) followed by other inputs and retailers (68%), and neighbors/friends/relatives (62%). This is indicative of how Krishi Utsho is clearly affecting the lives of the farmers by keeping them regularly updated about new solutions and innovations, while at the same time the respondents also rely and trust the KU franchisee shops in such matters. Now, comparing this with the data collected in 2017 in Figure 8, we can see that with time, percentage of people getting information from Krishi Utsho has increased from 79% to 82%. Percentage of people getting information from government extension body and lead farmer has also increased compared to 2017 data. Conversely percentage of people depending on information from neighbors/friends/relatives and other input sellers/service providers shows a decrease compared to previous year (2017).

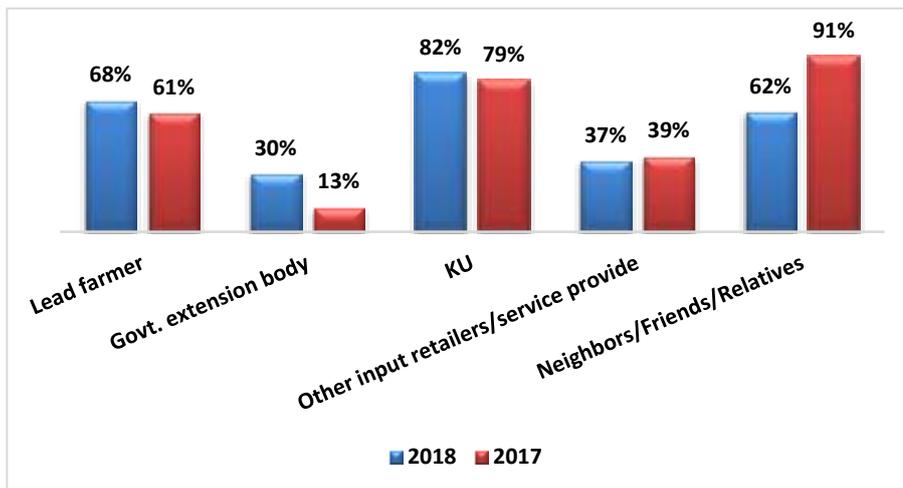


Figure 8: Sources of information (2018 vs 2017)

3.5 Customer Satisfaction of KU

Frequency of Visit at KU

Figure- 9 shows that farmers visit Krishi Utsho, for cattle feed, seeds, fertilizers, and medicines. While cattle feed is the largest selling product of KU shops, more should be done to widen product portfolio with other products and inputs such as poultry and fish feed, agro tools, other agricultural products and vaccines & AI services. This shall ensure that KU shops provide a one-stop shop for all farming needs of the community and customers. According to the respondents, they need to visit other input shops for seeds, fertilizers, pesticides, and other agricultural products as most of these are either not available or in short supply at the KU shops. They also stated that they would prefer to get all the products and inputs they purchase from KU on a regular and timely basis. The figures in the graph are based on valid and absolute count numbers.

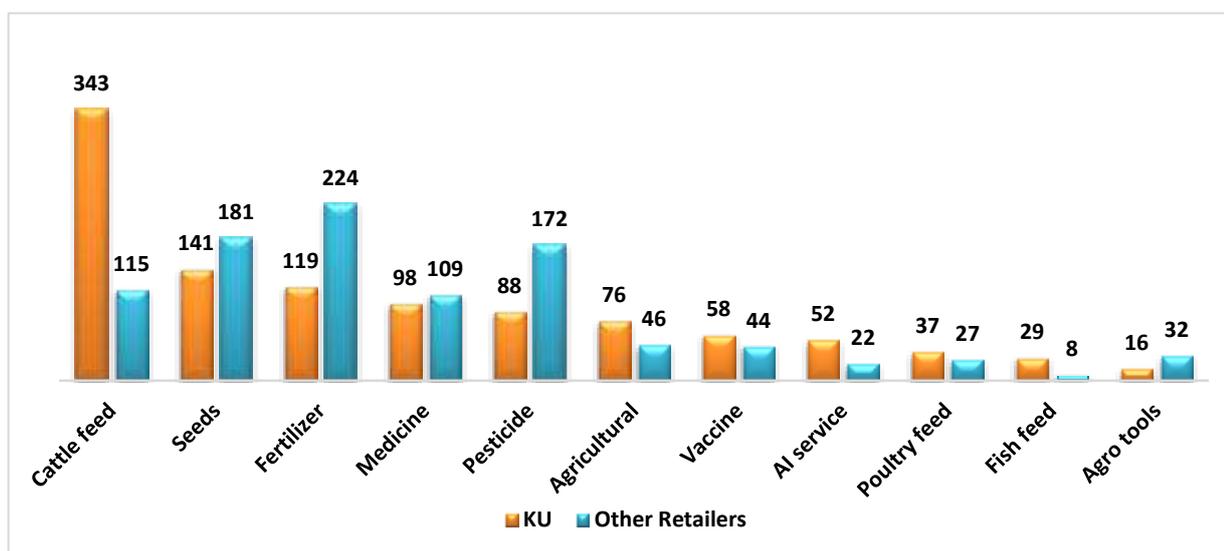


Figure 1: Frequency of Visits by number of farmers

Table 12 also shows that average purchasing frequency is 3.7 times per quarter for KU shops in 2018 vis-à-vis 2017 when it was only 2.5.

Products & Services	2017	2018	2017	2018	2017	2018	2017	2018
	# of people purchasing from KU		Freq. of Visits in a quarter (#)		# of people purchasing from Other Retailers		Freq. of Visits in a quarter (#)	
Cattle feed	340	343	7	8.5	228	115	8	7.9
AI service	72	141	1	1.7	57	181	1	1.7
Seeds	50	119	2	2.5	273	224	2	2.2
Fertilizer	36	98	4	4	306	109	3	3.7
Pesticide	15	88	2	4.1	276	172	2	3.4
Agro tools	35	76	1	1.4	54	46	1	1.2
Fish feed	12	58	4	5.2	11	44	3	6.4
Poultry feed	6	52	2	4.5	21	22	4	4.4
Medicine	173	37	2	3	163	27	2	3.8
Vaccine	70	29	1	1.9	47	8	1	1.7
Agricultural	103	16	2	3.8	82	32	1	2.5

Table 12: Frequency of visits – KU vs other retailer shops (2018 vs 2017)

If we look at the 2017 impact report data and compare with the current data (2018), we can see that frequency of visit has increased for all the services compared to previous year. For cattle feed visit increased to 8.5 from 7. For other services like AI service, seeds, fertilizer, pesticide, agro tool, fish feed and poultry feed the number of visit has also increased for KU shops. In some cases number of visit has also doubled.

Impact (distance, money spent and time spent) of KU over other Retailers on Farmers

Figure 10 highlights the impact of KU over other input shops at the respondent level. In most of the cases, the location of KU is at the doorsteps of the farmers. On the other hand, other input shops are located at the market places and visiting those requires traveling either on foot or using some mode of transportation. The average distance of the KU franchisee shops is 1 Km and for the other retail shops, this distance is 2.2km. Compared to 2017 data, average distance of the KU franchisee and other shop has not changed.

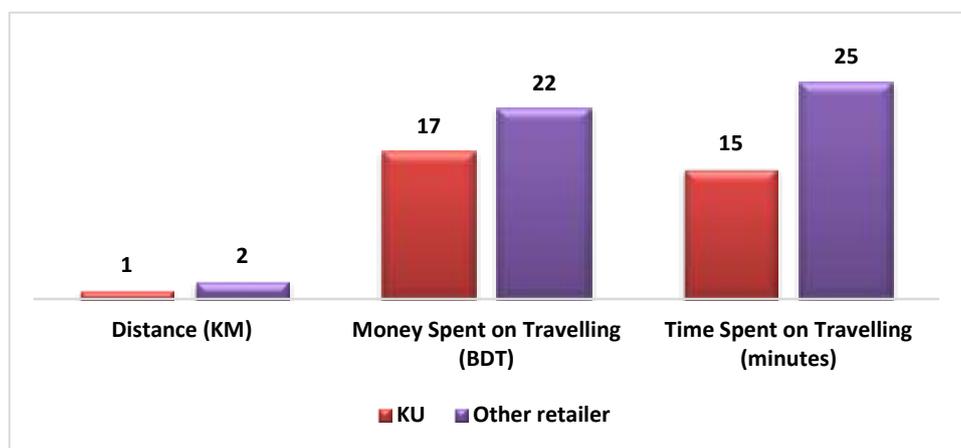


Figure 10: Impact of KU

Average time required for traveling towards KU shops is 15 minutes and for the other retail shops, this time requirement is 25 minutes. In 2017, average time required for traveling towards KU was 18 minutes and for the other retail shop, this time requirement was 29 minutes. So, we can see that average time spent on travelling has decreased compared to 2017. Time-saving is a crucial factor for the farmers as they can utilize that time for other farming activities. Also, the usage of products and services depends on the time required at farmer's level.

Respondents also benefited from cost savings, by saving on average 120% money on account of traveling because of KU (BDT 17, equivalent to USD 0.12) over other input shops (BDT 22, equivalent to USD 0.26). As per the data in 2017, farmers could save on average 62.5% money on account of traveling because of KU (BDT 6, equivalent to USD 0.075) over other input shops (BDT 16, equivalent to USD 0.2). Rising costs in 2018 can be attributed to the fact that transportation costs have escalated from 2017.

Products and Services

89% of the total respondents expressed good satisfaction towards the products & services available at KU whereas 77% of total respondents expressed good satisfaction towards the products and inputs from other retailers (refer Table 38 in Annex).

Figure 11 shows respondents' feedback for selected 3 items, for the years 2017 and 2018. As can be seen, there has been significant improvement in the quality perception of seeds sold through the KU franchisees and other selling points. Also, the satisfaction levels have been constantly rising across all the items. Only in the case of Agro tools, there is a slight decline (from 96% in 2017 to 94% in 2018) but this is insignificant (as per significance test run at 95% confidence interval).

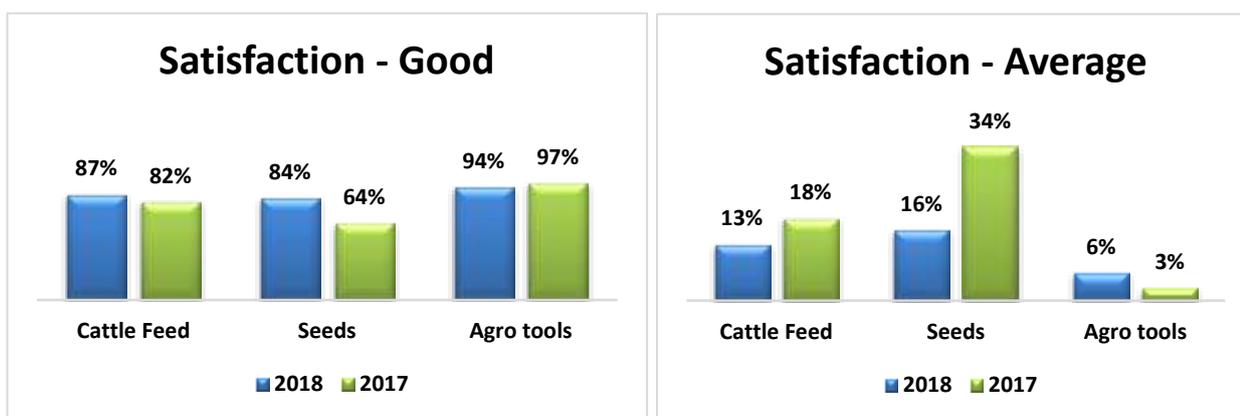


Figure 11: Quality feedback of KU products (2017 vs 2018)

Economic Impact of KU

To assess the impact and effect of KU on the lives of the respondents across several indicators, a mean comparison of cost and time is shown in the following table-

Indicator	2017	2018	Difference	Remarks
Frequency of visits	4	3.69	-0.31	KU shops now offer more products, offer home deliveries, and also have other selling points such as through women entrepreneurs, subagents, etc – as such respondents have been able to cut down visits.
Distance Travelled for Feed	1.17	1.44	0.27	Distance has increased due to coverage of larger geographic areas of KU and increased customer base of franchisees
Time spent in traveling for feed	16.73	15.10	-1.63	Time has decreased due to increased number of franchisee shops.
Money spent in traveling for feed	8	17	9.00	This can be attributed to rising transportation costs. Also increased number of franchisees and increased customer base also has an impact on this increase.
Distance Travelled for Medicine	1	1.7	0.70	Medicine is not as widely available across all KU shops, as per demand. So distance travelled for medicines is greater than overall average distance that needs to be travelled.
Time spent in traveling for Medicine	16.5	14.6	-1.90	Number of KU shops coverage has increased; so it requires less time to access shops selling medicines.
Money spent in traveling for Medicine	3.41	16.5	13.09	Customers are purchasing medicines in larger amounts / more frequently. Some visits are also made only to purchase medicines; this along with rising transportation costs and expenses leads to significant increase.

Table 13: Mean Comparison of Cost and Time (2017 vs 2018)

Attitude of Service Provider

At an overall level 85% of all respondents expressed good satisfaction levels regarding the attitude of the service providers of both KU and other retailer shops (refer Table 37 in Annex). While KU shops have been comparatively rated higher on good satisfaction levels for products such as cattle feed, AI service, and poultry feed, ratings are at par across both types of shops for seeds, medicines and vaccines. In the case of

items such as agro tools, pesticides, and fertilizers KU shops are lagging behind the other retailer shops in the community. This indicates that more concerted efforts need to be directed towards improving the availability and quality of service for the items in which KU is lagging behind the other retailer shops.

Usage of Services

In terms of services availed from KU, figure-12 shows that usage of agricultural support (62%) and veterinary services (57%) is the highest, followed by feed events (38%) and poultry support (24%). This is consistent with the livelihood options of the respondents; high usage of vet services is indicative of the rising concern and awareness of farmers regarding various diseases that can affect their livestock and cattle. The figures in the graph are based on a percentage of service received by all the respondents (n = 400). The data received in 2018, is in line with the results obtained in 2017.

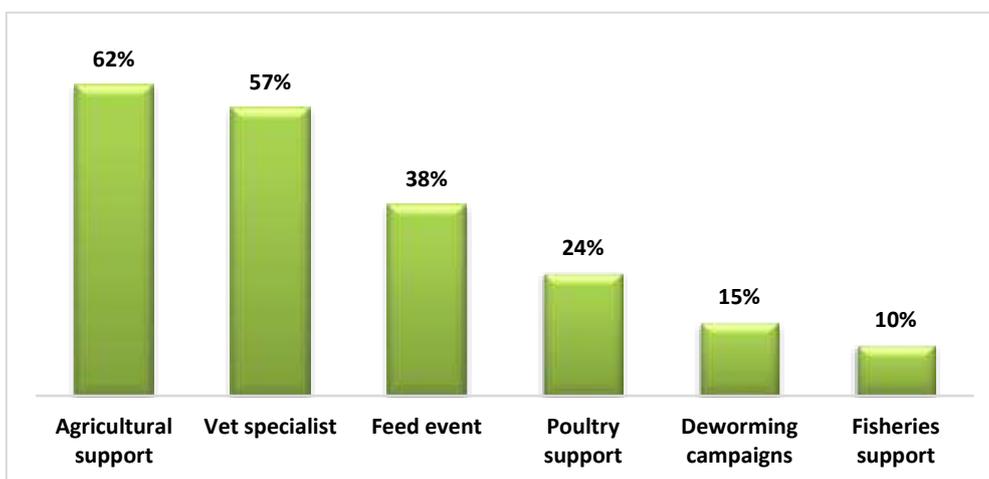


Figure 12: Percentage of farmers availing specific service

Satisfaction Level of Services Received

Among the respondents who availed various services, on average 90% were satisfied with all the services.

Types of Services	Satisfied	Neutral
Vet specialist	93%	7%
Agricultural support	91%	9%
Fisheries support	90%	10%
Poultry support	89%	11%
Feed event	88%	12%
Deworming campaign	88%	13%

Table 14: Respondents' Satisfaction with Services received

Impact of KU Services in Farming

Figure 13 below shows the respondents' perceptions regarding the impact of KU on their farming techniques and productivity. In the case of vet specialist and agricultural support, there is scope for KU to make further improvements.

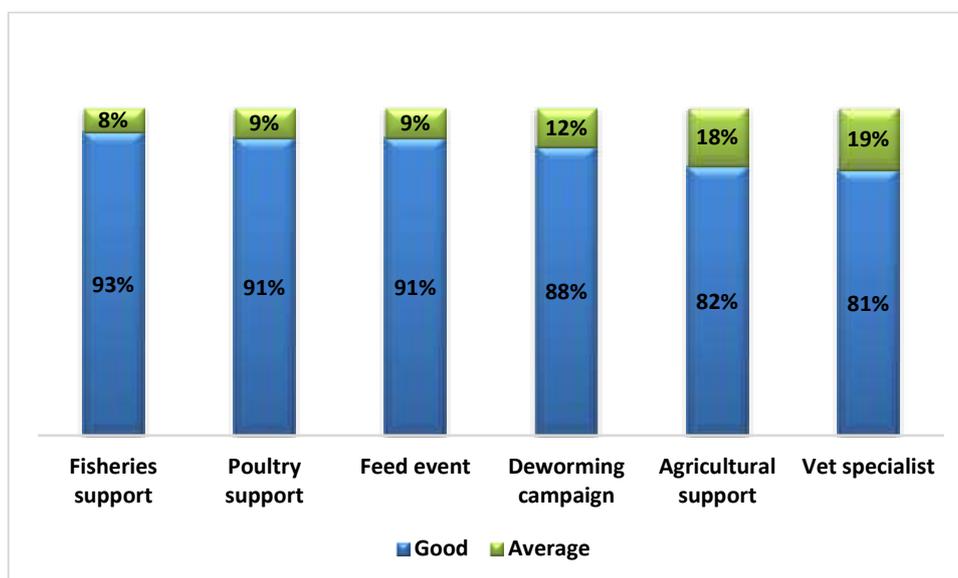


Figure 13: Impact of KU services in farming

Among the respondents, 87% believe that KU has had a good impact on their farming techniques, while 13% of the total respondents reported that they feel KU has had moderate impact on their farming techniques.

3.6 Social Impact

Women Economic Empowerment (WEE)

To assess the extent and level of empowerment enjoyed by the female respondents, who are also beneficiaries (farmers) of Krishi Utsho, a set of 13 decision parameters were compiled and the respondents' perceived decision making authority / ability were gauged, based on the responses chosen by the respondents. This segment was administered only to the female respondents who were part of the survey, i.e., the total sample size for this segment was 114 respondents (refer table 43 in Annex). It was further found that on average around 8% of the total female respondents, were empowered to take decisions alone on their own across various decision parameters. Around 52% also stated that they consult their husbands or adult male family members before taking any decisions, and approximately 28% also reportedly stated that their husbands discuss with them and then take decisions.

Comparing this data with the results of 2017, table 15 highlights that there has been a significant shift in joint decision making within households, wherein women take decisions either by consulting male family members and husbands also consult wives before taking major decisions. As joint decision making has significantly improved (at an overall level it stands at 89% in 2018 vis-à-vis 2017 when it was only 36%. This shows a move in the desired and positive direction for women empowerment.

Decision Area	Female Alone in 2017	Female Alone in 2018	Joint Decision 2017	Joint Decision 2018
Use of household money	9%	3%	39%	89%
Use of household cash	9%	7%	39%	89%
Taking a loan	4%	3%	33%	91%
Spending money for education for your children	8%	5%	35%	89%
Spending money for health care of family members	6%	4%	41%	92%

When to have children	4%	1%	36%	90%
Marriage of your children (expenses, age and partner)	5%	3%	34%	85%
Asset purchases (e.g. type, amount to be spent)	4%	4%	35%	85%

Table 15: Trend of Women Economic Empowerment at beneficiary level (2017 vs 2018)

Mobility

To assess the mobility status of the female respondents, broad indicators comprising different areas of travel were compiled and respondents' perceptions regarding their level of autonomy was captured. To observe the status of their mobility some proxy indicators were also used. Table 16 shows the comparative data of mobility of female respondents between 2018 and 2017.

It is noteworthy that back in 2017, around 6% (average) of the female respondents did not have any permission for mobility, whereas in 2018 all the women were able to travel and move around.

Decision Area	2018			2017		
	Alone	With husband	With other family members	Alone	With husband	With other family members
Allowed to travel to the local market to buy things	56%	25%	18%	57%	34%	4%
Allowed to travel to the local fair, amusement event	31%	31%	38%	38%	42%	6%
Allowed to travel to a local health center or doctor	38%	35%	27%	55%	38%	7%
Allowed to travel to and attend a training session	49%	28%	23%	51%	25%	8%
Allowed to travel to homes of friends/ parents' home in the neighborhood	55%	19%	26%	68%	23%	4%
Allowed to travel to NGO, bank or any institute	34%	42%	24%	59%	27%	9%
Allowed to travel to a nearby religious facility	41%	22%	38%	60%	30%	9%

Table 16: Mobility of Female Respondents

Participation in Community Level:

The data reveals on average 97% of the total female respondents don't have any strong role in the community level group as they reported "Not Applicable". 4% reported that they were committee members of different groups and only 1 respondent out of the 114 female respondents stated that she was the Chairman (Youth group). For details refer Annex Table 46.

Furthermore, only 17% respondents had ever attended a Salish meeting (Social system for informal adjudication of petty disputes both civil and criminal, by local notables) in their villages and only 16% of the women, who attended such meeting, actually spoke at these meetings. This is an improvement over 2017, where only 11% had attended Salish meetings, and of them only 7% had spoken at such meetings.

Chapter 4: Qualitative Findings

To supplement the quantitative data collected through the survey, six (6) focus group discussions, and two (2) in-depth interviews with Krishi Utsho franchisee shop owners were conducted. Additionally, two (2) key informants' interviews with financial institution representatives were also undertaken to explore the working relationship between these institutions and Krishi Utsho and how these will benefit the vulnerable, smallholder farmers in the last mile villages.

4.1 In-Depth Interviews

4.1.1 KU Franchisee Shop Owners

In-depth interviews were conducted with four KU franchisee shop owners (2 males and females) who have been involved with KU for quite some time now. This section highlights the key discussion points that were covered in the interview sessions.

Brief Information about Respondents

Before we discuss the key findings from the KU Franchisee shop owners, following are their specific details:

1. Md. Jahangir Hossain is a franchisee shop owner in Bogura. There are 6 members in his family including his spouse, children, mother and a sister. He is the only earning member in his family. Along with running the shop, he is also a farmer.
2. Kena Shadhu is a franchisee shop owner in Satkhira Sadar. He runs his shop in Firingi bazaar. He lives with his wife and a daughter.
3. Subjan Begum lives in Jashore. She and her husband both earn and contribute to HH income. Her children do not stay with her. Alongside being a KU franchisee shop owner, she is also a dairy producer.
4. Mst. Fulti Begum is a KU franchisee shop owner in Rangpur. There are 4 members in her family including her spouse and 2 daughters. She also rears cattle and produces dairy along with running the KU franchisee shop.

As stated above, the respondents live with their family members and in addition to running the franchisee shops, they are also involved in either farming or small business (agricultural, mainly). The products they sell from their shops mainly include KU feed for cattle and livestock, grocery products, farming tools, cattle mats and other items that can be classified as daily necessities. They cater to the cattle and crop farmers mainly and the KU feed is the most profitable item in their shops, while cattle mats and straw (Bhushi) are the lowest selling and least profitable products. In addition to selling inputs and products, the shopkeepers also provide advice and information about cattle rearing and farming to their customers; knowledge that they have acquired from the KU meetings and training sessions held periodically. The inputs and products are directly sourced from KU by placing orders with designated representatives / suppliers of Krishi Utsho and the products are then delivered to their shops. Monthly average size of stock is approximately 10 sacks of feed.

Experience of Working with KU

In terms of their association with Krishi Utsho, all of the respondents have been associated with KU in the past – and this involvement was either with the milk selling business or working on some project of CARE Bangladesh. So when they got this opportunity to become a franchisee owner, they took it up. They signed up to become a franchisee because it was a lucrative opportunity, and as they were already involved in

farming, this was an area of work that they had knowledge and expertise about. KU representatives also motivated them by highlighting the major advantages of being a franchisee owner. To register their shop as KU franchisees, they had submit a filled in application form with their passport size photograph, copy of NID, copy of trade license and monthly sales volume records. Their association with KU has resulted in increases in their household incomes, customer base, sales volume, profits, along with improvements in family's standard of living, as well as greater expenditure on children's education and health care. All the respondents have attended seminars and campaigns organized by KU from which they have learnt about cattle rearing and farming, various crop and cattle diseases and how to identify the symptoms as well as treatment for these diseases. The discussions in the training sessions also included topics on marketing strategies and customer service. The respondents unanimously stated that they found the training sessions really helpful as it increased their knowledge and also provided know-how on how to run their businesses effectively. Their social acceptance and respect from community has increased – as people see them as individuals offering help and advice. With respect to dealing and interacting with the KU representatives in their areas, all of them stated that they were well behaved and showed genuine concern about the shops and the customers. As the product is delivered to the shops, this has resulted in cost and time savings for the respondents. They are now able to stock diverse farming products in their shops, so their portfolio has increased. In the future, they expect continued support from KU in terms of product supply, training and meetings to create awareness and disseminate knowledge.

Perceived Impact of KU

With respect to whether KU has had any impact on the last mile smallholder farmers, all the respondents stated that there have been several positive impacts as the farmers now have access not only to improved farming products and inputs, but are also more informed and educated about improved farming techniques, which has increased their productivity and consequently led to higher earnings and improved standard of living.

4.1.2 Upazila Agriculture Officer (UAO)

Name of the interviewee: Md. Amzad Hossain

Location: Satkhira Sadar

Brief Details: Md. Amzad Hossain is a Upazila Agriculture Officer in Satkhira Sadar. His department works with farmers and provides training on modern technology and farming practices.

According to Md. Amzad Hossain, his department works with farmers and provides training on modern technology and farming practices. The predominant agricultural activities in his area are crop cultivation (paddy, wheat, corn) and fruits such as mangoes. Some of the institutions that work towards the progressive development of farmers in his area are, Shusilon, Uttoron, CARE Bangladesh, and Blue Board. He further feels that his own department, that is the Department of Agricultural Extension, has been the most successful for emancipation and development of the farmers in his area as it regularly provides training and agricultural support for the farmers.

Perception about KU

Though Md. Amjad has heard of Krishi Utsho, and is aware that it works in the areas of farming and cattle rearing, he still hasn't had the opportunity to become associated or involved with KU. He is also aware that the main beneficiaries of KU are the smallholder farmers and cattle farmers – as they provided with the technical knowhow and facilities to use modern input and technology in their practices. Even though Md.

Amjad hasn't worked directly with KU, from what he knows about the activities and programs of Krishi Utsho, he feels it is a successful program, because first of all CARE is an international organization and has been working in Bangladesh for long and secondly it has been working at the remote grassroots level. For better efficiency and greater results, he feels that CARE should implement rigorous post monitoring of the trained farmers, arrange community based training on farming and agricultural activities, as well provide regular training to the KU franchisee shops to develop and maintain a positive attitude of providing service to the farmers. He also appreciated the increase in women farmers in his area as a result of KU, and lauded their increased participation in income generating activities – as through KU and its interventions, they are now aware of modern farming tools and techniques and is developing rapidly.

4.1.3 Private Suppliers

Two in-depth interviews were held with the private suppliers of the inputs and products provided by Krishi Utsho to the beneficiaries.

4.1.3.1 TAMIM AGRO

Name: Md. Shahjahan Ali

Location: Banasree, Dhaka

Details: Md. Shahjahan Ali is the Managing Director and Chairman of Tamim Agro, which is one of the suppliers of animal feed for Krishi Utsho.

Tamim Agro's main customers are the dealers (in some case large scale farmers also) who resell the products. Their current distribution strategy is such that they have a district / Thana level dealer, who buys and then distributes the feed at the field level to the farmers and livestock breeders. They do not have any mechanism for direct supply to the farmer.

Association with KU & Perceived Impact

Tamim Agro has been working in collaboration with CARE Bangladesh for the last 5 years. While Tamim Agro is one of the first institutions to produce and offer cattle feed for the market in Bangladesh, it is CARE Bangladesh that played a significant role in getting across their feed to the grassroots level farmers. According to Md. Shahjahan, Tamim can deliver only to a certain point, usually the district / Thana level – beyond that it is not possible for them to reach the village level farmers, who are the end users of their products. In the areas where Krishi Utsho and CARE operate, they take over the distribution from the thana/district level and through their network ensure that the products are reaching those who need it the most. The areas where CARE and Tamim distribution channels operate are demarcated and do not overlap. Md. Shahjahan stated that CARE opened up a huge market for Tamim Agro, which they were unable to tap into earlier prior to their association with CARE. He strongly feels that this association has been beneficial for both parties – while the market share has increased for Tamim Agro, CARE is also able to achieve its program objectives of bringing the modern tools and inputs closer to the vulnerable farmers in last mile villages. Moreover, farmers who are the end users have also greatly benefited as a direct consequence of this association as they now have access to the animal feed of high quality which is highly beneficial for their animals and increases their productivity. Overall, Md. Shahjahan Ali believes that Krishi Utsho is indeed a successful initiative, as it is benefiting not only the parties involved in the supply chain, but also the vulnerable farmers, who now have access to good quality feed.

Challenges Faced and Future Plans

However, Md. Shahjahan noted that in recent times the sales of their feed has declined and opines that if CARE gives more attention for marketing the animal feed, then this issue could be resolved and sales would pick up again. Tamim Agro would want to continue this association in the future too, as it's a win-win situation for all. They are also willing to explore long term contract options, provided both sides are benefited equally.

4.1.3.2 ACI Seeds

Name: Md. Mizanur Rahman

Location: Tejgaon, Dhaka

Details: Deputy General Manager – Production, of ACI Seeds.

According to Md. Mizanur Rahman, ACI is an agro-pharmaceutical business organization; it has a joint venture with Godrej and Dabur. The agro business unit focuses on providing all essentials that a farmer would require such as seeds, fertilizer, farming equipment, animal health care services, crop care services, links to agro based services. ACI has a business of BDT 1200 core annually; it is the market leader for seeds and stands 4th in vegetable business and 3rd in potato seeds business. It also provides technical support to the farmers. ACI currently has 150 products of field crops in the market. The main customers are the dealers and the current distribution strategy involves selling to dealers who then resells to retailers and these then resell the products to the farmers.

Association with KU & Perceived Impact

Krishi Utsho's association with ACI is mainly for the seeds. They provide the vegetable seeds to Krishi Utsho till a certain point, after which KU distributes these to the areas where the program is operating. This association has opened up a new channel for ACI seeds to increase its customer base and sales volume. Md. Mizanur Rahman is very positive about the association with KU and believes it has been beneficial for all involved – ACI seeds, KU / CARE Bangladesh and also the grassroots farmers, who now have access to world class quality seeds. The association has resolved mainly one critical supply gap concern – earlier ACI seeds never reached the vulnerable farmers in the last mile or remote villages; however through this collaboration with KU, the seeds are now being supplied directly to the farmers through the KU distribution network. He strongly feels that KU is a very successful initiative.

Challenges Faced and Future Plans

One challenging situation that ACI seeds faces is that CARE is very price sensitive, and while they want the best quality seeds, they are often not willing to pay the appropriate price for it. This, according to him, is very demotivating and could cause problems in the relationship in the future. Md. Mizanur Rahman further stated that ACI seeds is highly positive and interested in continuing this association with KU – as it's beneficial for everyone involved – the supplier, the distributor and the end customer. They are even interested in exploring long term contract with CARE Bangladesh.

4.1.4 Financial Institutions

Two in-depth interviews were conducted with representatives from the insurance company and banking partners of KU, to explore their perspectives on their association with KU and what impact it has been having on the farmers and others in the community.

4.1.4.1 Green Delta Insurance

Name & Designation: Mr. Ali Tareque Parvez (Deputy Senior Vice President) and Mr. Maruf Hossain (Assistant Vice President).

Location: Mohakhali, Dhaka

According to Mr. Maruf Hossain, the nature of Green Delta's association with Krishi Utsho is such that, under the nontraditional initiative (MEDA), KU will provide loans to around 400 farmer beneficiaries. However, these beneficiaries will not be securing the loans with any collateral. As such, to avert consequences of unforeseen situations such as damaged crops or low yield, which would render the loan takers as defaulters – KU and Green Delta insurance have collaborated to introduce crop insurance against these loans. As such, in case of unforeseen situations, such as crop damage or poor yields, the loans taken by the farmers will not default, rather the insurance will cover the loan payments. Green Delta Insurance will determine and pre-set certain criteria when the insurance claims will come into effect, in discussion with KU officials.

Elaborating on the entire process, Mr. Maruf stated that there would be rigorous data collection on crop farming and the various potential risks at different stages of crop production will be identified and assessed. Farmers willing to sign up for crop insurance will have to pay a premium fee at the beginning of the cultivation season. The premium amount to be paid will be determined on the basis of a number of factors, such as area of land used for farming, types of crops being cultivated and the location of the agricultural land. In case of any adverse weather situations, such as excessive rain fall or storms or any other natural disasters, Green Delta Insurance will pay out claims to cover the losses incurred and suffered by the farmers. In case, there is no damage or destruction of crops, there will be pay out to the farmers. In terms of eligibility to sign up for insurance, Mr. Ali Tareque Parvez mentioned that Green Delta Insurance has no active role in farmer selection; rather they will extend the insurance to those proposed by a third party such as CARE Bangladesh, acting as the distribution partner.

Both of them also strongly believe that this was a much needed initiative for farmers as this will not only help mitigate their risks and losses in case of adverse situations, but also put their minds at ease and help them tide over a precarious situation.

Though there were plans to work with CARE earlier on another project, things didn't work out. As such, this is the first time collaboration is being made between CARE and Green Delta Insurance and both are hopeful that it will be a successful initiative by bringing about positive changes in the lives of the vulnerable farmers. They personally feel that such an initiative was much needed and is a unique proposition to help the vulnerable farmers in a long lasting and sustainable manner.

4.1.4.2 Bank Asia Ltd.

Name& Designation: Ms. Rumana Akhter Tulee (First Assistant Vice President), and Mr. Maruf Hossain (Relationship Officer).

Location: Purana Paltan, Dhaka

Ms. Rumana Akhter Tulee stated that Bank Asia has already worked earlier with CARE Bangladesh on a project called A-Card. As such they already have experiencing working with CARE and as such are looking forward to working on MEDA. According to her, the contract delineating responsibilities, tasks, and modality has just been recently signed for implementation of MEDA. In this regard Bank personnel have already made field visits to Bogura and Jashore – the two areas where MEDA is being piloted.

Ms. Rumana also mentioned that it is often difficult for commercial banks to reach vulnerable or last mile farmers; as such MEDA seems to be the perfect solution that facilitates Bank Asia's goals to become accessible to vulnerable farmers. Through this project, the Bank will try to educate the farmers about financial and banking issues; also making them aware of the differences and benefits of transacting with banks compared to moneylenders or MFIs and NGOs. It is targeted that through MEDA around 400 farmers will sign for active banking accounts and of them, 200 eligible farmers (including at least 40% female farmers) will be provided with loans. CARE Bangladesh is coordinating the whole process under its Krishi Utsho project.

Krishi Utsho will be at the center of the whole process. The Krishi Utsho franchisee shops will be the banking agents and through them the loans will be disbursed. CARE Bangladesh / KU will propose a list of farmers who are considered to be eligible for agricultural loans, and Bank Asia will then run their own verification and credit analysis and based on these, select farmers who have qualified for the agricultural loans. These farmers will then be provided the necessary trainings for awareness creation, and information, and then the loans will be disbursed. CARE Bangladesh will be the guarantor of these loans and in case of any payment defaults, the issue will be resolved through discussion with CARE / KU.

According to Mr. Rumana, the MEDA initiative is a much needed and timely initiative. With lack of knowledge of proper banking or access to financial solutions, the farmers often take loans from the local moneylenders (also known as Mahajans) or MFIs. They then have to repay these loans at significantly high interests and often at weekly / monthly intervals which is not only inconvenient for them, but also creates a huge financial burden for the farmers. However, under MEDA the first step for the pre-selected eligible farmers will be to open a bank account with Bank Asia and become a customer who can do normal banking transactions and also avail other facilities and privileges offered by a formal financial institution. Then based on their need, they can apply for demand loans from Bank Asia at an interest rate of 9.5%. The farmers will be given flexibility in repayment options and can repay after 6 months or so, through one single installment (principal + interest), during their harvesting season. This will make things easier for them and mitigate potential for loan defaulting. In fact, Mr. Maruf believes that through this initiative, progress will be made towards a broader goal of achieving the SDG goal of financial inclusion.

Both of them consider Krishi Utsho a successful and effective initiative; because it is working dedicatedly to build skills and develop capacity of the last mile farmers, who otherwise would not have access to modern innovation and technology. Through MEDA it is also bringing modern financial services to these vulnerable farmers, who otherwise would never be involved in or know the benefits of formal banking systems.

4.2 Focus Group Discussions

Ten (10) focus discussions were held with the farmers who are beneficiaries of KU, and purchase the KU input and products available for farming and cattle rearing from the KU franchisee shops within their community. Of the 10 groups, three were all-females, 1 was a mixed group and the rest were all-male groups.

Brief details about Respondents

In terms of occupational engagement, majority were involved in cattle / livestock rearing, poultry, small business, and crop cultivation. Most of the respondents stated that they heard about Krishi Utsho, during the courtyard meetings (females) or in the bazaars (males) when they went to buy livestock feed or agro inputs and implements. Some also mentioned that they were directly approached by the CARE Bangladesh local representatives or the Krishi Utsho franchisee shop owners. Quite a few respondents had also attended seminars / campaigns organized by Krishi Utsho in their areas.

Association with KU and Perceptions (quality and price)

The various inputs and products that are purchased by majority of the respondents, are: medicines for cattle and livestock; vaccines for cattle, poultry and ducks; livestock feed; fertilizers; husk for cattle; various food and grocery items; potato and grass seeds for cultivation; and also receive advice on livestock rearing, health and feeding, from time to time. When probed for specific reasons for purchasing products and inputs from Krishi Utsho, reasons stated by majority respondents, are: proximity to home; no additional carrying charges because goods are delivered; convenient to purchase all necessary inputs and products from one place; high quality of products at reasonable prices; access to information and guidance from the seller; and credit purchase. Majority of the respondents had very positive opinions regarding the quality and pricing of the KU products especially cattle feed. All the respondents stated that the KU cattle feed has resulted in positive growth and development of their livestock. All experienced increased productivity after using them, which led to increases in income as well as expenditure and savings levels. Additionally, most respondents also received information on various vaccines available for cattle and other livestock; free of cost veterinary services from VET specialists; information on cattle and livestock diseases, usual symptoms to look out for, where to seek treatment and what medicines to use; relevant information and knowledge on farming and cattle rearing and feed, grass farming, crop cultivation, and so on; agricultural support; and diagnostic and curative services for livestock. Most of the respondents were unaware of the Krishi Utsho call center⁵. Those who were (respondents in only 3 groups out of the 9) claimed to have used the support service and find it highly useful and relevant as they can access any and all information through it instantly and also get solutions to their problems.

Changes experienced as a result of using KU products

Respondents experienced a number of changes as a direct result of using Krishi Utsho products. Using the feed, has led to healthier livestock, especially cattle; which led to significant increase in milk production as well as reproduction of calves. Agro inputs and products led to better yields of crops and cultivations. Vaccines for cattle and other livestock have resulted in fewer outbreaks of diseases and better containment

⁵ Respondents in the FGD session in Gabtoli, Bogura said they were unaware of the call center support, but liked the idea.

of afflictions. All of these, resulted in better earnings, marked increase in income levels, resulting in increased expenditure and savings and investment for the respondents – leading to an improved standard of living. Majority of the female respondents stated their income levels increased and so has their contribution to household income. They now have a greater say in decisions pertaining to the household and family’s welfare, their opinions are considered important and worth listening to, their husbands and in-laws respect them more as do their neighbors and community people. Also, these respondents now can spend on their healthcare needs – their own earnings give them this ability. Their mobility has also increased and they enjoy more freedom. However some respondents expressed frustration that the feed is never provided / delivered on time, which causes problems for them.

Future Expectations from KU

Future expectations from KU included: regular and timely supply of feed and other inputs; a call center for customer support; curative treatment for poultry and other livestock, besides cattle; smaller feed packs, as buying the currently available large volume packs is not feasible or affordable for everyone; easy and flexible loans for investing in business / livelihood options at no interest or very low levels of interest, with considerate repayment terms and conditions; fertilizers and insecticides in the KU shops/other KU selling points and trainings on soft skills for business and sales.

Brief Discussion of Loans

Only a handful of respondents were found to have availed loans from institutions such as Asha, BRAC, Sonali Bank, Krishi Bank, Grameen Bank, Islami Bank, and so on. Each institution had a different interest system and as such, those who had taken loans reported various interest calculations such as interest calculated on a fixed rate, or a fixed amount per Tk. 1000 of loan, and so on. Similarly, repayment terms varied. Majority of the respondents were willing to take loans from Krishi Utsho, but stated that they would do so only if the interest rates were very low (1% – 4%) and the repayment terms were friendly and considerate, in line with their specific occupation and its returns.

4.3 Case Studies

Three (3) different case studies have been done with one female farmer and two KU franchisee shop owners. These case studies capture the current situation of the respondents, compares their present circumstances with the past and explores their relationship with KU and how it has impacted their lives.

4.3.1 Female farmer

How ‘Krishi Utsho’ helped Saleha to Beat the Odds

Mst Saleha Begum is a female farmer in Malonchi, Jashore. She lives with her husband, 3 children and mother-in-law. Her husband used to work in a cold storage in her village, but 10 years back, in a freak accident he hurt his spine and now is unable to do any heavy work. Saleha has invested approximately 20-25 years of her life in farming. She has been rearing cattle for the last 15-20 years and also has a poultry farm in her house for the last 2 years. Her main source of income is from cattle farming. She gets feed for her cattle and her son helps her with vaccination and medication knowledge. She can finance smaller needs like clothing and accessories for her family from the income generated through her dairy business. All of a sudden, her husband’s condition took a turn for the worse 6 months back; at that time she needed BDT 50,000 for his treatment and had to borrow money from the local Mahajan. She tried to repay her loans

from the dairy business, but it wasn't enough. Therefore, as a last resort she had to sell off 3 cows and with the money received from the sales, had to manage all the expenses and repay her debts. Even after the accident, her husband tried to financially support the family. For that purpose he bought power tiller and trolley but none of those worked out. Saleha faces challenges to perform her tasks alone. Sometimes she has financial troubles, but other than that she is happy with her life.

Saleha has been involved with KU for the last 3 years. KU representative came to her home at first to inform about the activities of Krishi Utsho as she had many cows and a roadside shop. KU provided training about cattle rearing to her and other villagers as well. There she learned how to provide different kinds of feed to cow for better output. She started buying KU branded feed after attending the



meeting. She also follows other advice to take care of her cattle. Though Saleha cannot manage time to interact with KU more often because of her household chores, she can get necessary information from the KU representative whenever she needs any. She purchases the cattle feed and poultry feed from KU franchisee shops. The shop keeper is well-known to her and he supplies feed to her house. Saleha Begum also mentioned that KU people bring the VET specialist if her cattle are sick. KU representative provide treatment and medicine instantly. From a KU representative, she got to know that cattle need to be given deworming tablets every 3 months. She has the phone number of doctor and KU representative whom she can access for any kind of emergency. Her son also gets information from other sources and he received training on cattle rearing. Additionally, she mentioned that KU provides information and advice for her poultry firm. She compared the price from other shops and found that KU provides her with reasonable price. Another advantage she receives from KU shop is she can pay during her convenient time for the feed she buys. Earlier she used to use feed also but after attending the meeting she use feed proportionately with grass for better health of her cattle. According to her the quality of the KU branded feed is very good. Purchasing the feed from KU saves her both time and transportation costs as the KU shop from which she buys, is situated in close proximity to her house. Usage of the KU feed for her cattle and poultry also results in increased productivity and higher incomes. In fact, Saleha has been able to get her house repaired using savings from her increased income and her standard of living has also improved. Today, Saleha is more independent as she has economic independence for being able to increase her productivity and earning through using KU products. Now, she can take decisions independently and also is able to spend more for her own health care needs. She also feels that her improved financial status has resulted in better treatment within her family and also from members in her community. Saleha mentioned that she wants medical service, vaccination and other support for her farming from KU; financial support in the form of loans will be an additional and much needed help for her.

4.3.2 Franchisee shop owners

4.3.2.1 Female shop owner

Krishi Utsho Opens up New Avenues for Income Generation for Hamida

Mst. Hamida Begum is a franchisee shop owner in Tala, Satkhira. She lives in a joint family with her husband and children, mother-in-law, and a younger brother in law. She runs a shop that is right next to her house, and this shop has been in her family since the last 25 – 30 years. Earlier her husband used to run the shop, but 15 years back he fell ill (liver disease) and since then, she has been running the business on her own. In her shop, she sells grocery items, farming tools, diesel, cattle and poultry feed. Her customers purchase the products directly from her shop.

She has been associated with Krishi Utsho, for the last one year. She came to know about KU from her brother who attended a KU meeting, where the representative was talking about business strategies and how to run a successful business enterprise. The discussion was along the lines that KU would be providing products to eligible individuals and provide them



assistance to establish the business. Hamida was interested to join KU as she already had an existing shop, and through increased earnings she wanted to support her family financially. She hoped to be able to access better education for her children with the additional profit made by adding another product line with her existing business. Based on her interest, she attended more than 4-5 meeting sessions with KU, where she was encouraged to sign up as a franchisee shop by the KU representative who highlighted examples of how housewives were able to become independent by being involved in income generating activities through their association with KU (through business). From the meeting sessions, Hamida further learnt that the KU products and inputs would be delivered to her doorstep and also learned about the advantages and benefits of using the KU feed, and how it enhances productivity and good health amongst the livestock resulting in improved dairy and meat production. On comparison with other products in the market, Hamida also realized that the KU feed was priced reasonably cheaper than those available in the market. She then informed all her existing customers about the new feed, its advantages and that it would be made available at her shop. Gradually, with the introduction of the KU feed at her shop, her sales increased, customer base increased and as her profits increased, she was able to both spend and save more. Along with financial gains, Hamida also feels that her knowledge has increased significantly regarding farming, cattle rearing, and successfully running a business (marketing strategies and customer service). In the future, Hamida expects KU will start offering products such as chemical fertilizers and insecticides so that she can expand her business further. Access to finance is another expectation that she has from KU, that will enable her to do better business.

4.3.2.2 Male Shop Owner

Transformation of a Cattle Farmer to an Astute Businessman

Faruk got married at a very young age and the added responsibility of looking after a wife, and then young children, motivated him to go beyond being a simple cattle farmer. He soon realized that in order to live a decent and quality life, he needed to increase his earning and that would not be possible if he restricted himself to cattle rearing. With this thought in mind, he started his dairy business at the age of 20, but often had to struggle to make ends meet. Today, at the age of 48, Faruk is a KU franchisee shop owner in Borotara, Joypurhut and lives with his wife and only son (he married off his daughter a couple of years ago). Besides running the shop he still rears up cattle; and he has a side dairy business which requires him to deliver milk to various delivery points. He gets payment for milk on the basis of the fat content in the milk. If the cows have consumed good quality feed, both the quality and fat content of milk improves. In his shop, Faruk sells separate feed for cow and bull. His customers include farmers in the community. He sells about 100 sacks of feed every month, and does not store any inventory – as he supplies based as customer demand.



Faruk came to know about KU when he was running his dairy business. He shared his concern with one of his neighbors that the milk produced by his cows lacked adequate fat to earn good profits. The neighbor advised Faruk to use the cattle feed provided by KU and told him about the advantages and benefits of using KU feed. Though skeptical at first, Faruk started using the cattle feed and within a short span of time started seeing the results himself. The milk produced by his cows were of a much better quality and the fat content was high; customers were also willing to pay him more for the milk than earlier. So, when he came to know of the opportunity that KU was going to assist some people to set up their business in the form of KU franchisee shops, Faruk was very interested and immediately signed up. According to him, the KU feed is comparatively cheaper and the quality is very good. He attended around 8 meetings with KU and learned useful information about cattle farming, cattle health – preventive and curative measures, how to run a business and how to increase customer base through good relationship with the customers in the community. Based on what he learnt at the meetings, Faruk started sharing important and relevant information with others. He often assists the villagers during the delivery of their cows. With time, based on the knowledge that he shared and his experiences, Faruk has become very popular and well respected in the community. He can also provide vaccination to the cattle. Faruk also sells high quality potato seeds along with the livestock feed from his shop. Currently, Faruk earns anything between BDT 5,000-7,000 per month from selling KU products, which enables him to not only meet all his family expenses but also have an improved standard of living with greater access to good food, better life style, and access to education for his child. In Faruk's own words, *"Earlier I could not even talk to people properly but now I can help people for almost every needs. This is the biggest contribution of KU in my life"*.

Chapter 5: Conclusions & Recommendations

Based on the findings discussed in the previous chapters, it is evident that Krishi Utsho Micro franchisee model is a successful and proven mechanism to ensure inputs and information to the last mile farmers. The project has also been able to achieve both franchisee as well as vulnerable farmers' coverage target as per the log frame. However, it is important to note that with time and in order to ensure scalability as well as sustainability in the long run, the KU model needs to transform from a supply chain model venture to a social enterprise. The present study reflects the need for the project to engage in both horizontal and vertical expansion, to increase reach and coverage as well as act as a vehicle to multiply impact to the rural farmers. Also, as Bangladesh is agro-based MIC, where 20% GDB comes from 47% agro labor forces of the total population, it is of utmost necessity that an agro-based social enterprise be established to steady and uplift the GDP of Bangladesh, subsequently increase the socioeconomic status of rural farmers, especially women farmers.

To sustain these positive changes in the future also, it is recommended that the project should:

1. **Focus on development of the fisheries sector.** This is one sector that hasn't come out prominently in the data collected from the respondents. While significant proportion of respondents were found to be involved in and had availed products and services from KU shops for agriculture and livestock rearing, there hasn't been enough mention of the fisheries sector. As a riverine country, this sector is important for Bangladesh and focusing on this sector will ensure greater returns and outcomes for all beneficiaries & stakeholders involved in the project.
2. **Expand its portfolio of products and inputs and promote stock keeping in the franchisee shops.** While cattle feed and seeds remain the most frequently purchased products from the KU shops, data shows that farmers often have to visit other input shops for fertilizers, fish and poultry feed, vegetable and fruit seeds, agro tools, pesticides, and other agricultural products as most of these are either not available or in short supply at the KU shops. In order to promote the KU franchisees as one-stop centers for all agricultural needs, it is important to not only expand product portfolio across all the franchisee shops, but also encourage the franchisees to keep a certain amount of stock available so as not to turn away customers and send them to other shops in the area. A needs assessment to assess demand for inputs and products would be ideal at this stage.
3. **Promote use of organic fertilizers.** This will involve creating awareness amongst the farmers regarding the importance of and benefits of using organic fertilizers and can be done through the community workshops and awareness sessions. In the qualitative survey, most of the respondents expressed demand for availing chemical fertilizers from the franchisee shops; this clearly indicates that there is very little knowledge amongst them regarding either the availability or the use and advantages of using chemical fertilizers.
4. **Create awareness of the KU call center.** As can be seen from the qualitative data, majority of the respondents are unaware of the presence of the call center.

5. **Streamline the supply model for efficiency.** Both the shop owners and the respondents stated that not all necessary inputs and products were available at all times in the KU franchisee shops. The shop owners expressed dissatisfaction due to the delayed or irregular supply of products such as livestock feed and / or seeds. Streamlining the supply chain for smoother delivery of inputs will not only benefit the shop owners but also the farmers, and this in turn will help sustain the project focus and impact.

Annexures

Annex 1: Questionnaire and Guidelines

Annex 1.1: Survey questionnaire

Gender	Male	1	Female	2
Name of Respondent				
Address in Full				

Q.1.	Age	_____ Years			
Q.2.	Education	(No school)	0		
		(1 -9)			
		(SSC/ Equivalent)	10		
		(HSC/ Equivalent)	12		
		(Honors/ Equivalent)	15		
.3.	Marital Status	(Masters/Equivalent)	16		
		(Married)	1		
		(Unmarried)	2		
		(Widow)	3		
		(Divorcee)	4		
Household Information					
Q.4.	Household Head	(Yes)	1		
		(No)	2		
Q.5.	Family Size	_____ persons _____ Adults _____ Children			
Q.6.	Of them, how many are males and how many are females	Adults		Children	
		Male	Female	Boy	Girl
Q.7.	Number of Earning Members	_____ persons _____ males _____ females			

Q.1. Please mention your Household Income in BDT across different sectors. Mention how many members contribute to this family income. Also please mention income for last month and monthly income for the period July '17 – June '18.

Note: Mention the members' number like father, husband etc. and their corresponding income

Sub-sector	Last month			July 2017-June 2018		
	Member 1	Member 2	Member 3	Member 1	Member 2	Member 3
Beef fattening and dairy						
Poultry						
Crops						
Fisheries						
Laborers						
Business						
Rickshaw/van pulling						
Handicrafts						
Others(Specify)						

Q.2. What is your monthly household / Family Expenditure in BDT? Please mention for previous month and monthly expenditure for the period July '17 – June '18.

Head	Last month	July 2017-June 2018
Food		
Cloths		
Education		
Health care		
Communication		
Household renovation		
Family Emergency		

Q. 3. Please tell us about your Annual Savings (Additional amount of money left over after covering all the expenditures in a year): Please state the amount in BDT

July 2017-June 2018	July 2016- June 2017

Q.4. Please tell us on what did you use your savings in the last year?

Head	Amount in BDT July 2017-June 2018
Land purchase	
House construction/renovation	
Investment in livelihood options	
In cash (either in hand/banks/savings/mohajan)	
Others(Specify)	

SINGLE CODED RESPONSE ONLY

	Yes	No
Q.5. Loan have you or your family members ever taken any loans?	If yes, go to Q.5a, else go to Q.6	

Q. 5a. From where did you obtain the loan from? And did you have to pay interest?

SINGLE CODED RESPONSE ONLY ACROSS EACH ROW

Source of loan	Amount in BDT	
	With interest	Without interest
Relative, neighbors etc.		
Mohajan, samity, mortgage etc.		
MF/NGO/Somity		
Bank		
Others (specify)		

Nutritional Status

Q.6. We now need some information on your food intake from last week.

Note: Take information from last week food intake

SL	Food Group	Examples	Yes	No
1	CEREALS	corn/maize, rice, wheat, sorghum, or any other grains or foods made from these (e.g. bread, noodles, or other grain products) + insert local foods	1	2
2	WHITE ROOTS AND TUBERS	white potatoes, white yam, white cassava, or other foods made from roots	1	2
3	VITAMIN A RICH VEGETABLES AND TUBERS	pumpkin, carrot, squash, or sweet potato that are orange inside + other locally available vitamin A rich vegetable (e.g. red sweet pepper)	1	2
4	DARK GREEN LEAFY VEGETABLES	dark green leafy vegetables, including wild forms + locally available vitamin A rich leaf such as amaranth, cassava leaves, kale, spinach	1	2
5	OTHER VEGETABLES	other vegetables (e.g. tomato, onion, eggplant) + other locally available vegetables	1	2
6	VITAMIN A RICH FRUITS	ripe mango, cantaloupe, apricot (fresh or dried), ripe papaya, dried peach, and 100% fruit juice made from these + other locally available vitamin A rich fruits	1	2
7	OTHER FRUITS	other fruits, including wild fruits and 100% fruit juice made from these	1	2
8	ORGAN MEAT	liver, kidney, heart or other organ meats or blood-based foods	1	2
9	FLESH MEATS	beef, lamb, goat, rabbit, game, chicken, duck, other birds, insects	1	2
10	EGGS	eggs from chicken, duck, guinea fowl or any other egg	1	2
11	FISH AND SEAFOOD	fresh or dried fish or shellfish	1	2
12	LEGUMES, NUTS AND SEEDS	dried beans, dried peas, lentils, nuts, seeds or foods made from these (eg. hummus, peanut butter)	1	2
13	MILK AND MILK PRODUCTS	milk, yogurt or other milk products	1	2
14	OILS AND FATS	oil, fats or butter added to food or used for cooking	1	2
15	SWEETS	sugar, honey, sweetened juice drinks, sugary foods such as chocolates, and cakes	1	2
16	SPICES, CONDIMENTS, BEVERAGES	spices (black pepper, salt), condiments (soy sauce), coffee, tea, beverages	1	2

Q.7. From which sources do you get information about new products/technology/services.

SINGLE CODED RESPONSE ONLY ACROSS EACH ROW

	Yes	No
Lead Farmer	1	2
Govt. extension body	1	2
KU	1	2
Other input retailers'/service provider	1	2
Neighbors/Friends/Relatives	1	2
Others (Specify)		

Access to Agriculture Service Providers (KU SHOPS)

Q.8A. Based on your experience with the KU franchisee shop where you go, please let us know with respect to different agricultural inputs

- (a) How many times did you purchase it within the last three months?
- (b) How far did you have to travel to reach the shop (in km)?
- (c) What mode of transportation did you use to reach the shop?
- (d) How much money did you spend on travelling to the shop (in BDT)?
- (e) How much time did you spend in travelling to the shop (in minutes)?
- (f) Was the collector (inputs/products) male or female?

For (c) Mode of transportation use the following:

Codes: Bicycles – 1; Rickshaws – 2; Vans – 3; Walking – 4; Bus – 5; Push carts – 6; Others ... note down

Name of the input	(a) Frequency of visits in a quarter	(b) Distance travelled to reach KU shop (in km)	(c) Mode of transportation used	(d) Money spent on travelling (in BDT)	(e) Time spent on travelling (minutes)	(f) Collector (M/F)(M/F)
Cattle feed						
AI service						
Seeds						
Fertilizer						
Pesticide						
Agro tools						
Fish feed						
Poultry feed						
Medicine						
Vaccine						
Agricultural service						
Others (Specify)						

Q8B. How would you rate the

- (a) quality of the product received from the KU shop) and
- (b) attitude of the service provider, against each of the inputs that you purchased?

Please provide your ratings on a 3-point scale, with 1 being good, 2 being moderate and 3 as poor.

Note: Response has to be collected for each of the input selected above in Q8A

(Codes: Good 1, Moderate 2, Poor 3)

SHOWCARDS TO BE SHOWN

Name of the input	Quality of product	Attitude of service provider
Cattle feed		
AI service		
Seeds		
Fertilizer		
Pesticide		
Agro tools		
Fish feed		
Poultry feed		
Medicine		
Vaccine		
Agricultural service		
Others (Specify)		

Access to Agriculture Service Providers (other shop)

Q.9A. Based on your experience with other shops where you go, please let us know with respect to different agricultural inputs

- (a) How many times did you purchase it within the last three months?
- (b) How far did you have to travel to reach the shop (in km)?
- (c) What mode of transportation did you use to reach the shop?
- (d) How much money did you spend on travelling to the shop (in BDT)?
- (e) How much time did you spend in travelling to the shop (in minutes)?
- (f) Was the collector (input / products) male or female?

For (c) Mode of transportation used:

Codes: Bicycles – 1; Rickshaws – 2; Vans – 3; Walking – 4; Bus – 5; Push carts – 6; Others ... note down

Name of the input	(a) Frequency of visits in a quarter	(b) Distance travelled to reach the shop (in km)	(c) Mode of transportation used	(d) Money spent on travelling (in BDT)	(e) Time spent on travelling (minutes)	(f) Collector (M/F)(M/F)
Cattle feed						
AI service						
Seeds						
Fertilizer						
Pesticide						
Agro tools						
Fish feed						
Poultry feed						
Medicine						
Vaccine						
Agricultural service						
Others (Specify)						

Q9B. How would you rate the (a) quality of the product received from the shop) and (b) attitude of the service provider, against each of the inputs that you purchased?

Please provide your ratings on a 3-point scale, with 1 being good, 2 being moderate and 3 as poor.

Note: Response has to be collected for each of the input selected above in Q8A

(Codes: Good 1, Moderate 2, Poor 3)

SHOWCARDS TO BE SHOWN

Name of the input	Quality of product	Attitude of service provider
Cattle feed		
AI service		
Seeds		
Fertilizer		
Pesticide		
Agro tools		
Name of the input	Quality of product	Attitude of service provider
Fish feed		
Poultry feed		
Medicine		
Vaccine		
Agricultural service		
Others (Specify)		

Information services by KU

Q.10. Now, please let us know if you have availed the following services?

For services that you have availed, please let us know,

(a) How satisfied are you with the product?

(b) To what extent did it have an impact on your farming technique? How do you feel after availing these services from KU shops?

For (a) and (b) please rate your responses on a 3-point scale, with 1 being good, 2 being moderate and 3 as poor. For (c) please rate your responses on a 3-point scale, with 1 being happy, 2 being neither happy nor unhappy and 3 as being unhappy.

Note: Please collect responses for each service availed by the respondent.

Use (Codes: Good 1, Moderate 2, Poor 3) for (a) and (b)

Use (Codes: Happy 1, Neither Happy nor Unhappy 2, Unhappy 3)

SHOWCARDS TO BE SHOWN TO RESPONDENTS

	Have you availed this service?		How satisfied are you with the service?	To what extent did it have an impact on your farming technique	How do you feel after availing these services from KU shops?
	Yes	No			
Vet. Specialist	1	2			
Agricultural support	1	2			
Fisheries support	1	2			
Poultry support	1	2			
Feed event	1	2			
Deworming campaign	1	2			

Q.11. Now, we are going to read out some statements to you. Based on whether you agree or disagree with these, please respond by using a 5-point scale, where 1 indicates 'highly disagree' and 5 indicates 'highly agree'.

SHOWCARDS TO BE SHOWN TO RESPONDENTS

Statement	Responses
I use agricultural technologies and innovations	
I know what agricultural technologies and innovations I need to improve production	
I know where to buy agricultural technologies and innovations to improve production	
I would purchase agricultural technologies and innovations if they improve my production/yield	
I can purchase agricultural technologies and innovations that I want	
I have access to financial support and resources to purchase agricultural technologies and innovations	
I use financial support/services to purchase agricultural technologies and innovations	

Women Empowerment

THIS SECTION IS ONLY TO BE ADMINISTERED TO FEMALE RESPONDENTS

Q.12. We are now going to read out some statements to you regarding decisions on several issues. Please select the response that applies most in your case.

NOTE: SINGLE RESPONSES ONLY FOR EACH STATEMENT

	I can decide alone (1)	I can decide with my husband or adult male family member (2)	My husband takes the decision after discussing with me (3)	I am not involved in making this decision (4)	This is not applicable for me (5)
Decision on the use of household money earned					
Decision on the use of household cash savings					
Decision on taking a loan					
Decision regarding spending money for education for your children					
Decision on spending money for health care of family members					
Decision on when to have children					
Decision on the marriage of your children (expenses, age and partner)					
Decision regarding asset purchases (eg type, amount to be spent)					
Decisions regarding input purchase and new technology adoption					

	I can decide alone (1)	I can decide with my husband or adult male family member (2)	My husband takes the decision after discussing with me (3)	I am not involved in making this decision (4)	This is not applicable for me (5)
Buying small food items, groceries					
Buying clothing for yourself and your children					
Buying or selling jewelry					
Buying or selling major household assets (land, livestock, crops etc.)					

MOBILITY OF WOMEN

Q. 13. We are now going to read out some statements to you. Please select the response that applies most in your case. **NOTE: SINGLE RESPONSES ONLY**

Are you allowed to travel to the local market to buy things?			Alone	11
			With husband	12
			With other male members	13
	Yes	1		
No	2			
Are you allowed to travel to the local fair, amusement event?			Alone	11
			With husband	12
			With other male members	13
	Yes	1		
No	2			
Are you allowed to travel to a local health center or doctor?			Alone	11
			With husband	12
			With other male members	13
	Yes	1		
No	2			
Are you allowed to travel to and attend a training session?			Alone	11
			With husband	12
			With other male members	13
	Yes	1		
No	2			
Are you allowed to travel to homes of friends/ parents home in the neighborhood?			Alone	11
			With husband	12
			With other male members	13
	Yes	1		
No	2			
Are you allowed to travel to NGO, bank or any institute?			Alone	11
			With husband	12
			With other male members	13
	Yes	1		
No	2			
Are you allowed to travel to a nearby religious facility?			Alone	11
			With husband	12
			With other male members	13
	Yes	1		
No	2			

Participation in Community Level

Q.14. Which of the following groups are you a member of in a responsible position?

NOTE: SINGLE RESPONSES ONLY ACROSS EACH ROW

	Chairman (1)	Secretary (2)	Cashier (3)	Committee member (4)	Not Applicable (5)
Village Savings and Loan Association (VSLA)?					
Farmers Field School for agriculture Livestock and fisheries?					
Mothers group who attend in the courtyard session.					
Youth group					
Women's support group (EKATA, VDC, MCHN mothers, Women Empowerment, EAWF Forum, BRAC PalliSamaj, NariPokkhoDorbar network etc.)					
UP Special Committee					
UP Standing Committee					
UP disaster committee					
Other (specify)					

NOTE: SINGLE RESPONSES ONLY

Q.15A. Have you ever attended a Salish meeting in your village?	Yes	If response is yes go to 15B, else end.
	No	
Q.15B. Did you speak at the meeting?	Yes	
	No	

Annex 1.2: Focus Group Discussion Guide-Male Farmer

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. Please note that we are here today to know about you, your work and your present situation. There are no right or wrong answers. We are here today to have a friendly chat with you and we assure you that the information / opinions shared by you will ONLY be used strictly for internal research purposes.

1. Please tell us about yourself – where do you live, how many members in your family, what do you do for a living, how many of your family members earn and contribute to the family, how many family members depend on you, and so on.
2. For how long have you been in this profession of agricultural/livestock/aquaculture farming? What made you choose this as your main source of income generation?
3. Prior to this, were you involved in any other sort of work? If yes,
 - Please tell us what it was.
 - What made you decide to switch to agricultural/livestock/aquaculture farming?
4. How did you come to know about KrishiUtsho?
 - From whom / which source?
 - What did you come to know?
 - Did you attend any seminars or campaigns?
 - If yes, please tell us a little about them?
 - What was discussed – what new knowledge / information did you get from it and so on?
5. What made you interested to purchase agricultural/livestock/aquaculture products and inputs from the KU franchisee shops / women entrepreneurs?
 - What are the current services and products that you avail from them and how?
Interviewer to probe on details of how orders are placed or collected? Whether there is door to door delivery or the respondent has to go and bring the product from somewhere else?
6. What benefits do you get by being able to purchase agricultural/livestock/aquaculture inputs and products from the KU franchisee shops / women entrepreneurs?
Interviewer to probe for details on:
 - Perceptions regarding the pricing,
 - Perceptions regarding the quality of products and services,
 - Whether the distance travelled has reduced or not,
 - If they receive updated information on products and technology and so on.
7. Have you observed any changes in your productivity or earning as a result of availing services and / or products from KU franchisee shops / women entrepreneurs?
 - What changes did you observe?
 - Why do you think this has happened?
8. What sort of agricultural/livestock/aquaculture services do you avail from the KU franchisee shops / women entrepreneurs?
Interviewer to probe for details on:
 - relevant information and knowledge sharing,
 - diagnostic services,
 - curative or treatment services, and so on.**If not mentioned spontaneously, probe for services such as:**
 - VET specialist,
 - agricultural/livestock/aquaculture support,
 - aquatic support/fishery support,
 - KU marketing events,

- Feed seminars,
 - deworming campaigns,
 - call center support.
9. Has there been any direct impact on your income levels and standard of living - as a result of purchasing agricultural/livestock/aquaculture inputs and products / availing services from the KU franchisee shops / women entrepreneurs?
- If income levels have increased, how do you spend your increased earnings?
 - What plans do you have for savings and investment?
10. Is there any service / product that you would like to avail from the KU franchisee shops / women entrepreneurs, in the future that is not available now? Please tell us in details.
11. Have you ever availed any loans for your agricultural/livestock/aquaculture work? If yes,
- Please tell us what the loan was for, who did you borrow from, what were the repayment terms and conditions.
 - What is the current status of those loans?
 - Did you face or are facing any problems in repaying those loans? What problems are you facing and why?
 - For what purposes did you take those loans?
Interviewer to probe and see if it was taken for the purpose of any business or income generating activities and dig deeper for details.

Annex 1.3: Focus Group Discussion Guide-Female Farmer

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. Please note that we are here today to know about you, your work and your present situation. There are no right or wrong answers. We are here today to have a friendly chat with you and we assure you that the information / opinions shared by you will ONLY be used strictly for internal research purposes.

1. Please tell us about yourself – where do you live, how many members are there in your family, what do you do for a living, how many of your family members earn and contribute to the family, how many family members depend on you, and so on.
2. For how long have you been in this profession of agricultural/livestock/aquaculture farming? What made you choose this as your main source of income generation?
3. Are there any challenges or problems that you face in your day-to-day work? What are they? How do you face or tackle these problems?
4. Prior to this, were you involved in any other sort of work?
 - **If YES,**
 - Please tell us what it was.
 - Also what made you decide to switch to agricultural/livestock/aquaculture farming?
Interviewer to try and capture what challenges and barriers were faced by the individual in the previous work
 - **If NO,**
 - Please tell us why didn't you do any work outside home earlier?
 - Was there any reservation or barrier from family / relatives / spouse?
 - What happened that made you decide to pursue this work as an agricultural/livestock/aquaculture farmer?
Interviewer to probe for information and see what changed that enabled her to start working.
5. Are there any challenges or problems that you face in your day-to-day work life? What are they? How do you face or tackle these problems?
6. How did you come to know about KrishiUtsho?
 - From whom / which source?
 - What did you come to know?
 - Did you attend any seminars or campaigns?
 - If yes, please tell us a little about them?
 - What was discussed – what new knowledge / information did you get from it and so on?
7. What made you interested to purchase agricultural/livestock/aquaculture products and inputs from the KU franchisee shops / women entrepreneurs?
 - What are the current services and products that you avail from them and how?
Interviewer to probe on details of how orders are placed or collected? Whether there is door to door delivery or the respondent has to go and bring the product from somewhere else?
8. What benefits do you get by being able to purchase agricultural/livestock/aquaculture inputs and products from the women entrepreneurs/youth groups /subagents?
Interviewer to probe for details on:
 - Perceptions regarding the pricing,
 - Perceptions regarding the quality of products and services,
 - Whether the distance travelled has reduced or not,
 - If they receive updated information on products and technology and so on.

9. Have you observed any changes in your productivity or earning as a result of availing services and / or products from KU franchisee shops / women entrepreneurs?
- What changes did you observe?
 - Why do you think this has happened?

10. What sort of agricultural/livestock/aquaculture services do you avail from the KU franchisee shops / women entrepreneurs?

Interviewer to probe for details on:

- relevant information and knowledge sharing,
- diagnostic services,
- curative or treatment services, and so on.

If not mentioned spontaneously, probe for services such as:

- VET specialist,
- agricultural/livestock/aquaculture support,
- aquatic support/fishery support,
- KU marketing events,
- Feed seminars,
- deworming campaigns,
- call center support.

11. Has there been any direct impact on your income levels and standard of living - as a result of purchasing agricultural/livestock/aquaculture inputs and products / availing services from the KU franchisee shops / women entrepreneurs?

- If income levels have increased, how do you spend your increased earnings?
- What plans do you have for savings and investment?

12. As a result of purchasing agricultural/livestock/aquaculture inputs and products and services from the KU franchisee shops / women entrepreneurs:

- Do you feel that because of your contribution in the family, you are now able to take more decisions with regards to family matters? Such as financial matters, decisions on expenditure and savings?
- Do you feel there is more importance given to your views and opinions in your community? Why do you say so?
- Do you receive more respect / better treatment from other members of your community?
- Do you now spend more on your own personal health care than before? Why is this different now?
- Do you think you enjoy more freedom now in terms of: socialization with others, talking to male members in the community, travelling outside of your villages, and so on?

13. Is there any service / product that you would like to avail from the KU franchisee shops / women entrepreneurs, in the future that is not available now? Please tell us in details.

14. Have you ever availed any loans for your agricultural/livestock/aquaculture work? If yes,

- Please tell us what the loan was for, who did you borrow from, what were the repayment terms and conditions.
- What is the current status of those loans?
- Did you face or are facing any problems in repaying those loans? What problems are you facing and why?
- For what purposes did you take those loans?

Interviewer to probe and see if it was taken for the purpose of any business or income generating activities and dig deeper for details.

Annex 1.4: IDI guide: KU franchisee Shops

NOTE: All interviewer instructions are Bold and Italicized

WARM UP session

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. Please note that we are here today to know about you, your work and your present situation. There are no right or wrong answers, and we assure you that the information shared by you will ONLY be used strictly for internal research purposes.

- Please tell us about yourself – where do you live, how many members in your family, what do you do for a living, how many of your family members earn and contribute to the family, how many family members depend on you, and so on.

Nature of business

- Please tell us in details about your business:
 - Describe the nature of your business
 - What are the products that you sell in your shop? **In case respondent mentions more than one product line / category, then ask:**
 - *Of these several categories, which one is the most profitable for you, and why?*
 - Who are your main customers? Do you sell to individual customers or to groups?
 - What are your top selling agro/livestock/aquaculture products? And why?
 - What are your lowest selling agro/livestock/aquaculture products? And why?
 - Where do you source these agro/livestock/aquaculture products from?
 - Do you provide any agro/livestock/aquaculture services to your customers?
 - If so, what are they?
 - And how did you acquire the knowledge to provide these services? Or do you offer them through any other third-party?
Probe for visits by the ULO/UFO/UAO in his area
 - What's the monthly average size/volume of your:- agro/livestock/aquaculture product inventory? Agro/livestock/aquaculture product Sales? **Interviewer to probe the figure in BDT**

About association with KU

- Now, please tell us about your association with KU.
 - How did you first come to know about KU? What did you hear about it?
 - What made you become interested in becoming a franchisee shop of KU?
 - What did you have to do to enlist or register your shop as a KU franchisee shop? **Probe for details**
 - What support and services do you receive from KU?
 - In what form do you receive them?
 - And how frequently are you provided with these services and support?
Probe for details on the support and services received
 - As a result of your association with KU:
 - Has there been an increase in your income?
 - Has there been an increase in your customer base?
 - Has there been an increase in your sales?
 - Has your family's standard of living improved?
 - Do your children now go to school?

- What does your wife do? Does she contribute or assist you in your business / shop? How and why?
 - Do you seek advice from your wife on matters related to your family or business? On which aspects do you seek her advice?
- Have you ever attended any campaigns or seminars or training programs organized by KU? If yes, please tell us briefly about them:
 - how did you come to know about it,
 - what was it all about,
 - what was discussed,
 - how did it help you in your business / line of work?
- When KU sales executives provide you assistance within your shop premises, for marketing and transactional purposes, what do they usually tell you? How does it help you in your day-to-day business?
- As part of KU franchisee, has there been any reduction in the time and distance travelled to purchase the products compared to the regular market?
- Do you intend to continue being a KU franchisee shop? Why?
 - What are your future expectations from this relationship?
 - What do you want in the future?

Comparison of past vs present

- Now, we would like to talk to you about your financial status and other issues– both before and after your association with KU:
 - For how long have you been involved in this business / shop?
 - Were you involved in anything else other than this business? If yes, what did you do earlier? Why did you change your line of work/business?
 - What was your monthly income from your current business – prior to becoming a KU franchisee? How much was your monthly family expenditure and savings?
 - After becoming a KU franchisee – what is your monthly income now? Monthly expenditure and savings?
 - Has it increased from before?
 - Have you experienced any changes in the following:
 - Status / respect in the community - do people respect you more now? Treat you better than earlier?
 - Wealth Acquisition (land or property acquisition) – have you purchased or invested in land or property as a result of your increased earnings?
 - Social Acceptance – are your views and opinions now considered more important?
 - a. Is there anything that you can do now that you couldn't do earlier? ***Allow the respondent to answer this spontaneously. If the respondent is unable to answer or understand the question, interviewer to help by providing examples such as: as earnings are higher, greater expenditure on education of children or self development or spending on family members or more regular meals or property acquisition or development, land lease, involvement in other income generating activities, etc that the respondent has been able to do as a result of his 'improved' financial status. interms of social status please include- attendance in social gatherings, community meetings, taking part in communal meetings etc.***
 -

Impact of KU on the last mile farmers& the community

- In your opinion, through KU have the smallholders' farmers been able to access improved farming techniques? How has accessibility improved?

- What effect has KU had on the smallholder farmers in your area? Please tell us briefly how KU has improved the lives and income of the last mile farmers.

Annex 1.5: IDI guide: Private Supplier

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. I'm here today to discuss about the business arrangement that you have with KU and how it is impacting the lives of smallholder farmers. Your opinions and views are very important for us and we assure you that any and all information shared, shall be used for internal research purposes ONLY.

1. Please tell us briefly about the nature of your business
2. Who are your main customers? Please tell us briefly about your current distribution strategy / supply chain process.
 - ***Do you deliver directly to the farmers or does the process happen via third party organizations?***
3. What is the nature of your association with KU? Can you briefly describe the relationship? ***Probe for the entire process from the moment the order is taken to the final delivery from ACI Seeds / TAMIM.***
4. Can you tell us about the reasons for this association with KU? What prompted your institution to go for this collaboration?
5. What is your experience / perception of your institution's association with KU? Has it resulted in any benefits? Specifically for your institution? In what ways?
6. If there are any challenges, what are they? How can they be mitigated?
7. Has this collaboration been able to resolve any of your supply gap concerns? Why do you say so?
8. Would you want to continue this association in the future? Why or why not?
 - ***To what extent – would you be interested in long term agreements or exclusive agreements and so on?***
9. What is your opinion of the KU initiative? Would you call it a successful initiative? Why or why not?

Annex 1.6: IDI guide: Local Upazilla Officer

Salam. I am _____ and I'm here today on behalf of E2E which is a research agency that undertakes research assignments for clients and various stakeholders, to help understand the effectiveness of project interventions as well as recommend strategies for the future and way forward. I'm here today to discuss about the agricultural scenario and programs that are working towards the upliftment and development of agricultural workers and farmers in your area. Your opinions and views are very important for us and we assure you that any and all information shared, shall be used for internal research purposes ONLY.

1. What sort of agricultural activities are predominant in your area?
2. Are there any institutions that work for the progressive development of farmers in your area? If yes, please tell us about these institutions and their programs/initiatives.
 - a. According to you, which ones of the above have been successful?
 - b. Why do you say so?
3. Are you aware of KrishiUtsho? Can you please tell us what do you know about it?
4. What are the various activities undertaken by KU in your area?
5. Have you ever been directly involved with KU? If yes, could you please tell us about the nature of your involvement with them?
6. Who are the different beneficiaries of the KU initiative? According to you, what are the benefits and privileges they enjoy as a result of this initiative?
7. Do you feel KU is a successful program? Why or why not?
8. In your opinion, how can KU better serve the interests of:
 - a. the smallholder farmers in your area?
 - b. the agricultural product and input shops that are KU franchisees, within the community?
9. As a result of KU, have you seen an increase in the number of women farmers coming to avail services from you?
10. Are there any other programs similar to KU operating in your area? If yes, how would you evaluate KU in terms of effectiveness vis-à-vis those other programs?

Annex 2: Data Tables

Table 1: Age of the respondents (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Upto 30	18.06	31.7	30	25.81	27.28	10.65	17.5	43.85	25
31-40	37.51	27.87	28.33	38.71	29.09	44.69	35.33	28.95	33.5
41-50	22.23	23.08	26.67	16.12	29.1	36.17	26.93	19.3	24.75
50+	22.23	17.3	15.02	19.34	14.56	8.52	20.3	7.9	16.75
Total	72	104	60	62	55	47	286	114	400
Mean score	41.6	39.1	39.7	40	40.6	41.6	42	36	40.3

Table 2: Education level of the respondents (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Class 5 or Below	26.39	18.27	33.33	24.19	21.82	42.55	25.52	28.07	26.25
PSC	9.72	11.54	8.33	14.52	16.36	6.38	10.49	13.16	11.25
JSC	19.44	26.92	16.67	22.58	25.45	27.66	22.73	24.56	23.25
SSC	11.11	16.35	10	14.52	10.91	10.64	13.29	11.4	12.75
HSC	8.33	7.69	3.33	0	10.91	4.26	6.99	3.51	6
Honors	1.39	0.96	6.67	3.23	3.64	0	3.15	0.88	2.5
Masters	1.39	7.69	1.67	0	3.64	2.13	4.2	0.88	3.25
No Education	22.22	10.58	20	20.97	7.27	6.38	13.64	17.54	14.75
Total	72	104	60	62	55	47	286	114	400

Table 3: Marital status of the respondents (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Married	98.61	88.46	95	93.55	90.91	95.74	92.66	94.74	93.25
Unmarried	1.39	10.58	5	4.84	7.27	2.13	6.99	2.63	5.75
Widow	0	0.96	0	1.61	1.82	0	0.35	1.75	0.75
Divorcee	0	0	0	0	0	2.13	0	0.88	0.25
Total	72	104	60	62	55	47	286	114	400

Table 4: Household head of the respondents (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Yes	65.28	63.46	60	62.9	69.09	85.11	88.81	10.53	66.5
No	34.72	36.54	40	37.1	30.91	14.89	11.19	89.47	33.5
Total	72	104	60	62	55	47	286	114	400

Table 5: Family size of the respondents-Total (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
2	1.39	1.92	5	0	0	4.26	1.05	4.39	2
3	8.33	15.38	11.67	14.52	16.36	12.77	13.64	12.28	13.25
4	33.33	26.92	25	25.81	40	31.91	27.97	35.09	30
5	29.17	26.92	25	27.42	18.18	19.15	24.83	25.44	25
6	20.83	18.27	15	8.06	16.36	17.02	17.48	13.16	16.25
7	6.94	2.88	5	8.06	5.45	10.64	6.29	5.26	6
8	0	4.81	8.33	1.61	0	4.26	3.15	3.51	3.25
9	0	1.92	1.67	1.61	0	0	1.4	0	1
10	0	0.96	3.33	4.84	0	0	2.1	0	1.5
11	0	0	0	4.84	0	0	0.7	0.88	0.75
12	0	0	0	1.61	0	0	0.35	0	0.25
14	0	0	0	1.61	0	0	0.35	0	0.25
15	0	0	0	0	1.82	0	0.35	0	0.25
18	0	0	0	0	1.82	0	0.35	0	0.25
Total	72	104	60	62	55	47	286	114	400
Mean score	4.8	4.9	5.1	5.6	5	4.8	5.2	4.7	5

Table 6: Family size of the respondents-Adult (in %)

Family Size-Adult	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
1	0	0.96	0	0	0	0	0	0.88	0.25
2	33.33	35.58	33.33	27.42	36.36	40.43	30.42	43.86	34.25
3	26.39	16.35	21.67	24.19	23.64	25.53	24.48	16.67	22.25
4	22.22	31.73	18.33	20.97	23.64	14.89	22.38	25.44	23.25
5	16.67	8.65	11.67	12.9	12.73	17.02	13.99	9.65	12.75
6	1.39	5.77	10	4.84	0	2.13	4.9	2.63	4.25
7	0	0.96	3.33	1.61	0	0	1.4	0	1
8	0	0	1.67	6.45	0	0	1.4	0.88	1.25
9	0	0	0	1.61	0	0	0.35	0	0.25
11	0	0	0	0	1.82	0	0.35	0	0.25
12	0	0	0	0	1.82	0	0.35	0	0.25
Total	72	104	60	62	55	47	286	114	400
Mean score	3.3	3.3	3.6	3.8	3.4	3.1	3.6	3.1	3.4

Table 7: Family size of the respondents-Adult male (in %)

Family Size-Adult-Male	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
1	52.78	44.23	41.67	45.16	40	53.19	41.96	56.14	46
2	29.17	39.42	31.67	27.42	41.82	36.17	37.41	27.19	34.5
3	12.5	12.5	15	12.9	10.91	10.64	11.54	14.91	12.5
4	5.56	2.88	10	8.06	5.45	0	6.99	0.88	5.25
5	0	0	1.67	6.45	0	0	1.75	0	1.25
6	0	0	0	0	1.82	0	0.35	0	0.25
Total	72	104	60	62	55	47	286	114	400
Mean score	1.7	1.7	2	2	1.9	1.6	1.9	1.6	1.8

Table 8: Family size of the respondents-Adult female (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
1	54.17	51.92	51.67	41.94	61.82	55.32	51.05	56.14	52.5
2	37.5	36.54	35	45.16	34.55	34.04	37.41	36.84	37.25
3	6.94	10.58	13.33	4.84	0	8.51	8.74	5.26	7.75
4	1.39	0.96	0	8.06	0	2.13	2.1	1.75	2
6	0	0	0	0	1.82	0	0.35	0	0.25
7	0	0	0	0	1.82	0	0.35	0	0.25
Total	72	104	60	62	55	47	286	114	400
Mean score	1.6	1.6	1.6	1.8	1.5	1.6	1.7	1.5	1.6

Table 9: Family size of the respondents-Children (in %)

Family Size-Children	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
1	26.39	35.58	31.67	25.81	30.91	23.4	32.87	21.93	29.75
2	36.11	45.19	36.67	30.65	38.18	48.94	37.76	43.86	39.5
3	16.67	5.77	15	19.35	9.09	14.89	12.24	14.04	12.75
4	1.39	2.88	0	3.23	1.82	0	2.1	0.88	1.75
6	0	0	0	3.23	1.82	0	1.05	0	0.75
Total	72	104	60	62	55	47	286	114	400
Mean score	1.9	1.7	1.8	2.2	1.9	1.9	1.9	1.9	1.9

Table 10: Family size of the respondents-Male Children (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
1	36.11	49.04	60	50	43.64	40.43	45.45	50	46.75
2	13.89	13.46	5	17.74	18.18	23.4	16.08	11.4	14.75
3	2.78	0.96	1.67	4.84	3.64	0	2.1	2.63	2.25
Total	72	104	60	62	55	47	286	114	400
Mean score	1.4	1.2	1.1	1.4	1.4	1.4	1.3	1.3	1.3

Table 11: Family size of the respondents-Female Children (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
1	34.72	48.08	40	33.87	30.91	63.83	41.61	42.11	41.75
2	12.5	12.5	15	12.9	12.73	4.26	10.84	14.91	12
3	5.56	0.96	1.67	3.23	1.82	2.13	3.15	0.88	2.5
4	1.39	0	0	0	0	0	0.35	0	0.25
5	0	0	0	1.61	0	0	0.35	0	0.25
Total	72	104	60	62	55	47	286	114	400
Mean score	1.5	1.2	1.3	1.5	1.4	1.1	1.3	1.3	1.3

Table 12: Number of the earning members of the respondent's household (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
1	59.72	41.35	60	46.77	47.27	78.72	60.49	35.96	53.5
2	34.72	47.12	31.67	33.87	38.18	17.02	28.32	54.39	35.75
3	5.56	9.62	6.67	11.29	10.91	4.26	7.69	9.65	8.25
4	0	1.92	1.67	8.06	1.82	0	3.15	0	2.25
5	0	0	0	0	1.82	0	0.35	0	0.25
Total	72	104	60	62	55	47	286	114	400
Mean score	1.5	1.7	1.5	1.8	1.7	1.3	1.5	1.7	1.6

Table 13: Number of the earning members (Male) of the respondent's household (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
1	77.78	65.38	71.67	62.9	69.09	85.11	69.58	74.56	71
2	19.44	26.92	21.67	22.58	21.82	10.64	22.03	20.18	21.5
3	1.39	4.81	6.67	9.68	5.45	4.26	5.94	3.51	5.25
4	0	1.92	0	4.84	1.82	0	2.1	0	1.5
5	0	0	0	0	1.82	0	0.35	0	0.25
Total	72	104	60	62	55	47	286	114	400
Mean score	1.2	1.4	1.4	1.6	1.5	1.2	1.4	1.3	1.4

Table 14: Number of the earning members (Female) of the respondent's household (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
1	25	30.77	15	20.97	27.27	6.38	12.24	48.25	22.5
2	0	0	0	1.61	0	0	0.35	0	0.25
Total	72	104	60	62	55	47	286	114	400
Mean score	1	1	1	1.1	1	1	1	1	1

Table 15: Income sources of the respondents (in %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Beef fattening and dairy	73.61	67.31	73.33	85.48	74.55	68.09	72.73	74.56	73.25
Poultry	48.61	38.46	15	14.52	40	25.53	24.48	50	31.75
Crops	54.17	55.77	46.67	37.1	78.18	82.98	55.94	61.4	57.5
Fisheries	4.17	10.58	5	3.23	7.27	34.04	11.54	5.26	9.75
Laborers	13.89	13.46	25	12.9	21.82	10.64	14.69	19.3	16
Business	34.72	50	41.67	54.84	20	31.91	39.86	42.11	40.5
Rickshaw/van pulling	6.94	11.54	6.67	6.45	5.45	2.13	7.69	6.14	7.25
Handicrafts/ tailoring	6.94	5.77	6.67	1.61	0	0	4.2	3.51	4
Total	72	104	60	62	55	47	286	114	400

Table 16: Last month income of the respondents (in BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Beef fattening and dairy	9439.6	13587	12068	20906	5061	5296.9	12937	9136.5	11834
Poultry	1382.9	1583	1478	6478	2636.4	3041.7	2774.3	1466.7	2187
Crops	10397	20302	12446	9522	8267.4	5128.2	11272	12893	11765
Fisheries	5166.7	8909	35000	12500	5500	8062.5	9893.9	11333	10115
Laborers	11900	7714	7467	7750	8333.3	7600	8642.9	8000	8422
Business	12600	17004	15000	30294	10182	3833.3	16904	17638	17122
Richshaw/van pulling	10400	12667	50500	10500	15667	5000	19091	11429	17241
Handicrafts/ tailoring	21800	2500	13750	10000	0	0	12125	10875	11813

Table 17: Last month income means score (in BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Mean score	21732	33164	29030	41198	16400	13521	27520	26112	27119

Table 18: Source of Income-Jul 17 to Jun 18 (in %)

Source of Income-Jul 17 to Jun 18	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Beef fattening and dairy	81.94	74.04	93.33	88.71	74.55	68.09	77.27	86.84	80
Poultry	47.22	38.46	16.67	16.13	34.55	27.66	24.13	50	31.5
Crops	76.39	68.27	68.33	67.74	78.18	91.49	72.73	76.32	73.75
Fisheries	8.33	10.58	8.33	6.45	7.27	38.3	13.99	7.02	12
Laborers	12.5	15.38	25	12.9	21.82	10.64	14.34	21.05	16.25
Business	34.72	46.15	36.67	53.23	21.82	29.79	39.16	36.84	38.5
Richshaw/van pulling	8.33	11.54	8.33	4.84	5.45	2.13	8.04	6.14	7.5
Handicrafts/ tailoring	8.33	5.77	8.33	1.61	0	0	4.9	3.51	4.5
Total	72	104	60	62	55	47	286	114	400

Table 19a: Amount of income Jul 17 to Jun 18 (In BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Beef fattening and dairy	80536	127647	155482	204927	57951	102813	136533	101521	125701
Poultry	10397	11657.5	7580	68950	26421	27308	22465	15649	19382
Crops	67636	93352.1	94292.7	71023.8	68209	59116	79846	69701	76854

Fisheries	40833	138182	156000	40250	66250	88333	95650	91875	95021
Laborers	92056	113750	76600	73750	90667	87000	92512	88229	90931
Business	131160	135292	173818	312667	171000	46643	188982	129857	172857
Richshaw/van pulling	82083	142667	121000	86666.7	166667	60000	118348	129643	120983
Handicrafts/ tailoring	230200	27000	152000	100000	0	0	140943	107500	133511

Table 19b: Percentage of annual household income (July 17 - Jun 18)

Sectors	Sectoral Engagement	Percentage of Income from July 17 - Jun 18 in BDT		
		Males	Females	Total
Beef fattening and dairy	80%	50%	37%	46%
Poultry	32%	8%	6%	7%
Crops	74%	29%	26%	28%
Fisheries	12%	35%	34%	35%
Laborers	16%	34%	33%	34%
Small Business	39%	70%	48%	64%
Richshaw/van pulling	8%	44%	48%	45%
Handicrafts/ tailoring	5%	52%	40%	49%
Total No of respondents	400	286	114	400

Table 20: Mean score 17-18 income (In BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Mean score	209046	275299	329447	425363	176745	189894	286056	233821	271169

Table 21: Last month expenditure of the respondents (In BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Food	6614.7	5611	7417	7090	5472.7	5553.2	6457.2	5786	6266
Cloths	1197.9	1162	1387	2071	640.9	340.4	1178.3	1165.8	1175
Education	1292.4	1532	2300	2389	1152.7	1246.8	1783.6	1319.3	1651
Health care	1474.3	1643	2785	2061	1373.6	700	1802.1	1446.9	1701
Communication	659.7	657	1780	1929	628.4	434	994	990.4	993
Household renovation	597.2	1082	638.3	629	436.4	21.3	882.2	48.2	644.5
Family Emergency	62.5	139.4	600	935.5	120	4.3	268.5	377.2	299.5

Table 22a: Amount of expenditure Jul 17 to Jun 18 (In BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Food	73656	62115	78453	76436	61818	68298	72620	61844	69549
Cloths	13357	8639	12933	15697	7963.6	6074.5	10951	10534	10832
Education	11012	15457	15417	21242	10986	12904	15327	12892	14633
Health care	9772.2	8030	13325	13445	7436.4	6776.6	10099	8867.5	9748
Communication	5810.1	6845	8447	9552	5263.6	4953.2	6931.5	6746.7	6879
Household renovation	7152.8	4813	6017	14129	6290.9	6808.5	6328.7	9723.7	7296
Family Emergency	100	4798	7200	14807	163.6	2148.9	4695.8	5466.7	4916

Table 22b: Comparison of expenditure across areas (2017 vs. 2018)

Expenditure Areas	Exp in 2017	Exp. In 2018
Food	64%	49%
Cloths	7%	9%
Education	13%	13%
Health care	8%	13%
Communication	8%	8%
Others	-	8%

Table 23: Mean score of expenditure-Jul 17 to Jun 18 (In BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Mean score	120860	110697	141792	165306	99922	107964	126953	116075	123852

Table 24: Annual Savings- Jul 17 to Jun 18 (In BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Mean score	19222	69908.7	99166.7	162871	41680	39915	75094	64860	72177

Table 25: Annual Savings- Jul 16 to Jun 17 (In BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Mean score	249992	63330.8	90333.3	126855	26782	19851	119127	54442	100692

Table 26: Use of last year savings (In %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Land purchase	5.56	9.62	31.67	25.81	18.18	21.28	16.43	19.3	17.25
House construction/renovation	6.94	13.46	23.33	30.65	12.73	12.77	16.08	16.67	16.25
Investment in livelihood options	23.61	25	45	58.06	41.82	29.79	37.06	32.46	35.75
In cash (either in hand/institute)	37.5	63.46	51.67	50	34.55	42.55	47.55	50.88	48.5
Total	72	104	60	62	55	47	286	114	400

Table 27: Amount of use of savings (In BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Land purchase	140000	100900	134737	267188	60600	36000	145106	115909	135797
House construction/renovation	53000	96142.9	117500	255684	58571	69167	149478	108579	137523
Investment in livelihood options	17324	75153.8	123148	228194	62757	56429	117310	96946	112041
In cash (either in hand/institute)	19722	80159.1	109839	170645	40947	54500	85765	81414	84464

Table 28: Loan Status (In %)

Loan	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Yes	83.33	75.96	60	70.97	61.82	34.04	64.69	73.68	67.25
No	16.67	24.04	40	29.03	38.18	65.96	35.31	26.32	32.75
Total	72	104	60	62	55	47	286	114	400

Table 29: Source of loan-With interest (In %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Relative/ neighbors etc	13.33	5.06	0	0	0	12.5	5.41	4.76	5.2
With interest-Mohajan/samity/ mortgage etc	21.67	8.86	8.33	4.55	29.41	31.25	15.68	13.1	14.87
With interest-MF/NGO	33.33	48.1	72.22	75	32.35	50	50.27	51.19	50.56
With interest-Bank	31.67	29.11	19.44	18.18	23.53	12.5	23.24	28.57	24.91
Total	60	79	36	44	34	16	185	84	269

Table 30: Amount of loan-With interest (In BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
With interest-Relative/ neighbors etc.	52000	19250	0	0	0	37500	46200	26500	40571
With interest-Mohajan/samity/ mortgage	35769	52171	80667	3E+05	54000	78000	65772	63618	65180
With interest-MF/NGO	52650	55658	70654	70667	137545	30125	69280	61581	66846
With interest-Bank	64263	4E+05	1E+05	70625	93125	155000	273070	85750	2E+05

Table 31: Source of loan-Without interest (In %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Relative/ neighbors etc	0	12.66	2.78	6.82	0	0	7.03	1.19	5.2
With interest-Mohajan/samity/ mortgage etc	0	2.53	0	0	2.94	0	1.08	1.19	1.12
With interest-MF/NGO	0	6.33	0	0	0	0	2.16	1.19	1.86
With interest-Bank	0	3.8	0	0	14.71	0	1.62	5.95	2.97
Total	60	79	36	44	34	16	185	84	269

Table 32: Amount of loan-Without interest (In BDT)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Without interest-Relative/neighbors	0	65300	20000	60000	0	0	64846	10000	60929
Without interest-Mohajan/samity/ mortga	0	70000	0	0	20000	0	60000	40000	53333
Without interest-MF/NGO	0	15100	0	0	0	0	11375	30000	15100
Without interest-Bank	0	268333	0	0	16800	0	245000	30800	111125

Table 33: Food intake -only positive responses (In %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
CEREALS	100	100	100	100	100	100	100	100	100
WHITE ROOTS AND TUBERS	100	100	100	100	100	100	100	100	100
VITAMIN A RICH VEGETABLES AND TUBERS	100	100	98.33	100	100	100	100	99.12	99.75
DARK GREEN LEAFY- VEGETABLES	93.06	99.04	96.67	90.32	100	100	96.5	96.49	96.5
OTHER VEGETABLES	76.39	98.08	90	90.32	87.27	95.74	90.21	89.47	90
VITAMIN A RICH FRUITS	59.72	89.42	86.67	85.48	100	100	88.46	78.95	85.75
OTHER FRUITS	48.61	87.5	71.67	69.35	80	93.62	76.92	70.18	75
ORGAN MEAT	40.28	62.5	53.33	53.23	72.73	87.23	59.09	62.28	60
FLESH MEATS	77.78	93.27	70	74.19	100	97.87	86.36	83.33	85.5
EGGS	93.06	99.04	100	98.39	100	100	98.6	97.37	98.25
FISH AND SEAFOOD	94.44	95.19	100	100	98.18	100	97.9	96.49	97.5
LEGUMES/ NUTSAND SEEDSS	84.72	90.38	100	100	98.18	100	96.15	90.35	94.5
MILK AND MILKPRODUCTS	95.83	99.04	100	100	85.45	100	97.9	94.74	97
OILS AND FATS	100	100	100	100	100	97.87	99.65	100	99.75
SWEETS	97.22	92.31	100	100	100	97.87	96.85	98.25	97.25
SPICES/CONDIMENTS/BEVERAGES	100	100	100	100	100	100	100	100	100

Table 34: Sources of information about KU (In %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Lead farmer	68.06	42.31	75	74.19	81.82	89.36	67.83	67.54	67.75
Govt. extension body	15.28	23.08	28.33	40.32	36.36	48.94	32.87	22.81	30
KU	51.39	84.62	98.33	95.16	90.91	74.47	81.47	83.33	82
Other input retailers/service provide	5.56	25.96	63.33	62.9	49.09	25.53	41.26	25.44	36.75
Neighbors/Friends/Relatives	31.94	48.08	81.67	82.26	63.64	85.11	67.83	47.37	62

Table 35: Access to Agriculture service (KU shop) (In %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Cattle feed	91.67	89.42	88.33	88.71	76.36	72.34	84.27	89.47	85.75
AI service	9.72	21.15	18.33	17.74	1.82	0	12.94	13.16	13
Seeds	31.94	25.96	26.67	38.71	56.36	42.55	32.52	42.11	35.25
Fertilizer	29.17	23.08	10	35.48	60	27.66	26.92	36.84	29.75
Pesticide	22.22	21.15	8.33	24.19	34.55	23.4	19.23	28.95	22
Agro tools	8.33	3.85	0	4.84	5.45	0	4.2	3.51	4
Fish feed	1.39	6.73	1.67	1.61	3.64	36.17	8.74	3.51	7.25
Poultry feed	2.78	13.46	5	9.68	9.09	14.89	8.04	12.28	9.25
Medicine	19.44	34.62	28.33	33.87	12.73	6.38	26.22	20.18	24.5

Vaccine	2.78	34.62	16.67	8.06	9.09	0	16.08	10.53	14.5
Agricultural	1.39	16.35	66.67	22.58	7.27	0	18.53	20.18	19
Total	72	104	60	62	55	47	286	114	400

Table 36: Access to Agriculture service providers (other shop) (In %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Cattle feed	54.17	39.42	10	27.42	14.55	8.51	30.77	23.68	28.75
AI service	4.17	5.77	5	14.52	1.82	0	3.85	9.65	5.5
Seeds	56.94	38.46	68.33	40.32	27.27	40.43	43.71	49.12	45.25
Fertilizer	54.17	50	75	66.13	32.73	61.7	59.44	47.37	56
Pesticide	26.39	50	60	33.87	32.73	55.32	45.45	36.84	43
Agro tools	11.11	7.69	15	8.06	1.82	2.13	8.39	7.02	8
Fish feed	2.78	1.92	5	1.61	0	0	2.8	0	2
Poultry feed	1.39	6.73	6.67	11.29	10.91	4.26	6.64	7.02	6.75
Medicine	25	23.08	46.67	41.94	3.64	23.4	27.97	25.44	27.25
Vaccine	5.56	13.46	23.33	16.13	1.82	2.13	12.24	7.89	11
Agricultural	0	5.77	48.33	17.74	0	0	10.84	13.16	11.5
Total	72	104	60	62	55	47	286	114	400

Table 37: Attitude of the service provider (In %)

ATTITUDES			
		KU	Other retailers
Cattle Feed	Good	92%	80%
	Average	8%	20%
	Poor	0%	0%
AI service	Good	85%	77%
	Average	15%	23%
	Poor	0%	0%
Seeds	Good	85%	85%
	Average	15%	15%
	Poor	0%	0%
Fertilizer	Good	85%	89%
	Average	15%	11%
	Poor	0%	0%
Pesticides	Good	81%	85%
	Average	19%	14%
	Poor	0%	1%
Agro tools	Good	63%	81%
	Average	38%	19%
	Poor	0%	0%
Fish feed	Good	90%	100%
	Average	86%	0%
	Poor	0%	0%
Poultry feed	Good	95%	79%
	Average	5%	21%
	Poor	0%	0%
Medicine	Good	90%	89%

	Average	10%	10%
	Poor	0%	1%
Vaccine	Good	86%	87%
	Average	12%	13%
	Poor	2%	0%

Table 38: Quality of the product and services

		KU	Other retailers
Cattle Feed	Good	87%	77%
	Average	13%	23%
	Poor	0%	0%
AI service	Good	98%	91%
	Average	2%	9%
	Poor	0%	0%
Seeds	Good	84%	73%
	Average	16%	27%
	Poor	0%	0%
Fertilizer	Good	84%	72%
	Average	15%	28%
	Poor	1%	0%
Pesticides	Good	84%	78%
	Average	16%	21%
	Poor	0%	1%
Agro tools	Good	94%	88%
	Average	6%	13%
	Poor	0%	0%
Fish feed	Good	86%	88%
	Average	86%	13%
	Poor	0%	0%
Poultry feed	Good	95%	74%
	Average	5%	26%

	Poor	0%	0%
Medicine	Good	87%	74%
	Average	12%	26%
	Poor	1%	0%
Vaccine	Good	86%	68%
	Average	14%	32%
	Poor	0%	0%
Agricultural service	Good	95%	59%
	Average	9%	41%
	Poor	0%	0%

Table 39: Impact of availing services form KU (In %)

		Male	Female	Total
Vet specialist	Good	83%	77%	81%
	Average	17%	23%	19%
	Poor	0%	0%	0%
Agricultural support	Good	81%	85%	82%
	Average	19%	15%	18%
	Poor	0%	0%	0%
Fisheries support	Good	91%	100%	93%
	Average	9%	0%	8%
	Poor	0%	0%	0%
Poultry support	Good	95%	83%	91%
	Average	5%	17%	9%
	Poor	0%	0%	0%
Feed event	Good	91%	93%	91%
	Average	9%	7%	9%
	Poor	0%	0%	0%
Deworming campaign	Good	88%	87%	88%
	Average	12%	13%	12%
	Poor	0%	0%	0%

Table 40: satisfaction level of availed services from KU (In %)

Satisfaction Levels	Good	Average
Fisheries support	93%	8%
Poultry support	91%	9%
Feed event	91%	9%
Deworming campaign	88%	12%
Agricultural support	82%	18%
Vet specialist	81%	19%

Table 41: Locus of control (Male) (In %)

	Highly disagree	Disagree	Neither agree not disagree	Agree	Highly agree
I use agricultural technologies and innovations	5.59	6.64	14.69	39.16	33.92
I know what agricultural technologies and innovations I need to improve production	2.8	5.24	16.08	42.31	33.57
I know where to buy agricultural technologies and innovations to improve production	3.15	5.94	16.43	39.86	34.62
I would purchase agricultural technologies and innovations if they improve my production/yield	2.1	2.45	12.59	25.17	57.69
I can purchase agricultural technologies and innovations	4.2	14.34	22.03	27.62	31.82
I have access to financial support and resources to purchase agricultural technologies and innovations	14.34	16.08	25.52	24.13	19.93
I use financial support/services to purchase agricultural technologies and innovations	20.98	18.88	24.14	17.48	18.53

Table 42: Locus of Control (Female) (In %)

Female

	Highly disagree	Disagree	Neither agree not disagree	Agree	Highly agree
I use agricultural technologies and innovations	5.26	1.75	16.67	33.33	42.98
I know what agricultural technologies and innovations I need to improve production	4.39	5.26	13.16	38.6	38.6
I know where to buy agricultural technologies and innovations to improve production	6.14	5.26	14.91	30.7	42.98
I would purchase agricultural technologies and innovations if they improve my production/yield	4.39	0	20.18	18.42	57.02
I can purchase agricultural technologies and innovations that I want	7.89	7.02	15.79	27.19	42.11
I have access to financial support and resources to purchase agricultural technologies and innovations	13.16	12.28	21.93	25.44	27.19
I use financial support/services to purchase agricultural technologies and innovations	30.7	10.53	30.7	19.3	8.77

Table 43: Decision making power of the female respondents (In %)

DECISIONS REGARDING:	I can decide alone	I can decide with my husband or adult male family member	My husband takes the decision after discussing with me	I am not involved in making this decision	This is not applicable for me
Use of household money	3%	59%	31%	7%	1%
Use of household cash	7%	59%	30%	4%	0%
Taking a loan	3%	61%	30%	4%	2%
Spending money for education for your children	5%	56%	32%	1%	5%
Spending money for health care of family members	4%	59%	33%	3%	1%
When to have children	1%	46%	45%	0%	9%
Marriage of your children (expenses, age and partner)	3%	54%	31%	1%	11%
Asset purchases (eg type, amount to be spent)	4%	62%	23%	6%	5%
Input purchase and new technology adoption	3%	32%	21%	8%	36%
Buying small food items, groceries	33%	41%	16%	5%	4%
Buying clothing for yourself and your children	29%	45%	22%	2%	2%
Buying or selling jewelry	9%	61%	26%	2%	2%
Buying or selling major household assets (land, livestock, crops etc.)	2%	61%	24%	6%	7%

Table 44: Travel decision of female respondents (In %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem	Total
Travel to the local market to buy things	62.96	65.52	84.21	88.89	93.33	83.33	0	76.32	76.32
Travel to the local fair, amusement event	55.56	75.86	47.37	61.11	80	83.33	0	64.91	64.91
Travel to a local health center or doctor	92.59	100	100	88.89	100	100	0	96.49	96.49
Travel to and attend a training session?	74.07	68.97	63.16	44.44	93.33	66.67	0	68.42	68.42
Travel to homes of friends/ parents' home in the neighborhood?	74.07	89.66	100	83.33	100	100	0	88.6	88.6
Travel to NGO, bank or any institute?	81.48	79.31	84.21	72.22	86.67	100	0	81.58	81.58
Travel to a nearby religious facility?	96.3	96.55	68.42	72.22	100	100	0	88.6	88.6

Table 45: Travel condition of female farmer (In %)

	Alone	With husband	With other family members
Are you allowed to travel to the local market to buy things?	56.32	25.29	18.39
Are you allowed to travel to the local fair, amusement event?	31.08	31.08	37.84
Are you allowed to travel to a local health center or doctor?	38.18	34.55	27.27
Are you allowed to travel to and attend a training session?	48.72	28.21	23.08
Are you allowed to travel to homes of friends/ parents home in the neighborhood?	55.45	18.81	25.74
Are you allowed to travel to NGO, bank or any institute?	34.41	41.94	23.66
Are you allowed to travel to a nearby religious facility?	40.59	21.78	37.62

Table 46: Community engagement of female participant (In %)

	Ran	Bog	Sir	Pab	Jes	Sat	Mal	Fem
Village savings and loan association (VSLA)	14.81	3.45	5.26	0	0	0	0	5.26
Farmer field school	22.22	6.9	0	0	0	0	0	7.02
Mothers group	0	0	0	11.11	40	0	0	7.02
Youth group	0	3.45	0	0	6.67	0	0	1.76
Women support group	0	3.45	10.53	16.67	0	0	0	5.26
UP disaster Committee	0	0	0	5.56	0	0	0	0.88

Table47: Participation of women at village Salish meeting

	Yes	No
Have you ever attended a Salish meeting	17%	83%
Did you speak at the meeting?	16%	84%

Table 48: Service from KU shop

	Frequency of visits in a quarter	Distance travelled to reach KU shop	Mode of transportation used				Money spent on travelling (in BDT)	Time spent on travelling (minutes)	Collector (M/F)	
			Bicycles	Vans	Walking	Others			M	F
Cattle feed	8.5	1.5	11.37	47.81	36.44	4.37	18.6	13.4	91.55	8.45
AI service	1.7	1.2	3.85	46.15	38.46	11.54	17.7	12	94.23	5.77
Seeds	2.5	1.6	15.6	37.59	43.26	3.55	25.8	14.2	94.33	5.67
Fertilizer	4	1.7	11.76	48.74	36.97	2.52	24	13.8	94.96	5.04
Pesticide	4.1	1.5	9.09	48.86	39.77	2.27	25.6	12.1	96.59	3.41
Agro tools	1.4	4.5	12.5	56.25	18.75	12.5	39.2	23.2	93.75	6.25
Fish feed	5.2	2.1	20.69	55.17	20.69	3.45	22.8	21.6	96.55	3.45
Poultry feed	4.5	1.4	13.51	45.95	29.73	10.81	14.5	15.5	100	0
Medicine	3	1.7	6.12	54.08	37.76	1.02	17	14.6	98.98	1.02
Vaccine	1.9	2.2	5.17	53.45	36.21	3.45	22.6	15.3	96.55	3.45
Agricultural	3.8	1	3.95	39.47	55.26	0	14.7	10.4	97.37	2.63

Table 49: Services from other shop

	Frequency of visits in a quarter	Distance travelled to reach Others shop	Mode of transportation used				Money spent on travelling (in BDT)	Time spent on travelling (minutes)	Collector (M/F)	
			Bicycles	Vans	Walking	Others			M	F
Cattle feed	7.9	2.2	10.43	68.7	11.3	9.57	20.5	17.4	97.39	2.61
AI service	1.7	2.2	9.09	72.73	4.55	13.64	13.5	16	100	0
Seeds	2.2	2.2	10.5	65.75	13.26	9.94	15.9	16.2	100	0
Fertilizer	3.7	2.1	10.71	68.3	12.05	8.93	18.7	17	99.55	0.45
Pesticide	3.4	2	14.53	66.28	12.21	6.98	18.2	16.1	99.42	0.58
Agro tools	1.2	2.8	6.25	65.63	9.38	18.76	16	15	96.88	3.13
Fish feed	6.4	2.3	0	87.5	12.5	0	20	15	100	0
Poultry feed	4.4	1.5	7.41	66.67	14.81	7.41	15	17.9	100	0
Medicine	3.8	2.1	8.26	77.06	9.17	5.5	16.5	16.5	100	0
Vaccine	1.7	2.7	0	77.27	13.64	6.82	16.9	18.5	100	
Agricultural	2.5	2.1	0	80.43	15.22	4.35	13.3	14.7	97.83	2.17